

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 30
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending July 24, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ENFORCEMENT

Colonial Bancshares, Inc., Des Peres, Missouri, and
Kenneth Davis, Kenneth Tiemeyer, David Fairchild,
and John Weber, institution affiliated parties of
Colonial Bancshares -- issuance of a cease and
desist order.
Announced, July 19, 1993.

Dollar Savings and Trust Company, Youngstown, Ohio --
written agreement dated June 29, 1993, with the
Federal Reserve Bank of Cleveland, and the
Superintendent of Banks for the State of Ohio.
Announced, July 23, 1993.

Dollar Savings and Trust Company, Youngstown, Ohio --
issuance of a cease and desist order.
Announced, July 23, 1993.

First Pacific Bancorp, Inc., Beverly Hills,
California -- issuance of an order of assessment of
a civil money penalty against Dan S. Geiger, an
institution-affiliated party.
Announced, July 19, 1993.

International Bancshares, Inc., Gladstone, Missouri -
- issuance of a cease and desist order.
Announced, July 19, 1993.

Ohio Bancorp, Youngstown, Ohio, and The Dollar
Savings and Trust Company -- written agreement
dated June 29, 1993, with the Federal Reserve Bank
of Cleveland, and the Superintendent of Banks for
the State of Ohio.
Announced, July 23, 1993.

INTERNATIONAL OPERATIONS

Bank of New York, New York, New York -- to establish
a branch office in Bangkok, Thailand.
Approved, July 22, 1993.

REGULATIONS AND POLICIES

Disaster relief -- to grant regulatory relief for
disaster areas in the Midwest affected by floods.
Approved, July 23, 1993.

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

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

BANK BRANCHES, DOMESTIC

New York	Chemical Bank, New York, New York -- to establish an offsite electronic facility at 60 Broadway, Hicksville, New York. Approved, July 19, 1993.
Chicago	Comerica Bank, Detroit, Michigan -- to establish branches at 1400 North Woodward Avenue, Bloomfield Hills, Michigan, and 8250 Hilton Road, Brighton Township, Michigan. Approved, July 21, 1993.
Richmond	F & M Bank-Massanutton, Harrisonburg, Virginia -- to establish a branch at 317 North Main Street, Bridgewater, Virginia. Approved, July 23, 1993.
Cleveland	Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 370 James E. Bohanan Memorial Drive, Vandalia, Ohio. Approved, July 21, 1993.
Chicago	First of America Bank-Northern Michigan, Traverse City, Michigan -- to establish a branch at the intersection of U.S. Highway 31 and South Airport Road. Approved, July 23, 1993.
Richmond	George Mason Bank, Fairfax, Virginia -- to establish a branch at 4201 Wilson Boulevard, Arlington, Virginia. Approved, July 19, 1993.
Cleveland	Minster State Bank, Minster, Ohio -- to establish a branch at 117 West Russell Road, Sidney, Ohio. Approved, July 23, 1993.
Richmond	Pace American Bank, Lawrenceville, Virginia -- to establish a branch at 214 West Atlantic Street, Emporia, Virginia. Approved, July 23, 1993.

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

BANK HOLDING COMPANIES

Chicago	Bluestem Financial Corp., Fairbury, Illinois -- to engage de novo in investment and financial advisory and consumer financial counseling activities through Bluestem Financial Services, Inc. Returned, July 20, 1993.
Chicago	Chemical Financial Corporation, Midland, Michigan -- to acquire Key State Bank, Owosso, Michigan. Approved, July 21, 1993.
Atlanta	Colonial BancGroup, Inc., Montgomery, Alabama -- to acquire certain assets and assume certain liabilities of the Phenix City, Alabama, branches of First Federal Savings and Loan Association of Russell County. Approved, July 23, 1993.
Kansas City	Continental Security Bancshares, Inc., Springfield, Missouri -- to acquire Deepwater State Bank, Deepwater, Missouri. Approved, July 23, 1993.
Philadelphia	CoreStates Financial Corp., Philadelphia, Pennsylvania -- to establish CoreStates Community Development, and engage de novo in community development activities. Approved, July 20, 1993.
Minneapolis	Dakota Company, Inc., Minneapolis, Minnesota -- to acquire O'Neill Properties, Inc., and First National Bank of O'Neill, O'Neill, Nebraska. Approved, July 23, 1993.
Cleveland	Fifth Third Bancorp, Cincinnati, Ohio -- to acquire Shelby County Bancorp, Shelbyville, Indiana, and The Shelby County Savings Bank, FSB, with the latter merging with The Fifth Third Bank of Southeastern Indiana, Greensburg, Indiana. Approved, July 20, 1993.
Chicago	J. E. Coonley Company, Hampton, Iowa -- to acquire Sheffield Savings Bank, Sheffield, Iowa. Approved, July 21, 1993.

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

BANK HOLDING COMPANIES

Dallas LNB Financial Corporation, Austin, Texas, -- to acquire LNB Financial-Delaware, Inc., Wilmington, Delaware, and Liberty National Bank, Austin, Texas. Withdrawn, July 23, 1993.

Dallas LNB Financial-Delaware, Inc., Wilmington, Delaware -- to acquire Liberty National Bank, Austin, Texas. Withdrawn, July 23, 1993.

Minneapolis Marquette Bancshares, Inc., Minneapolis, Minnesota -- to acquire First State Holding Company, Coon Rapids, Minnesota. Approved, July 21, 1993.

Chicago Montgomery Bancshares, Inc., Montgomery, Illinois -- to acquire Bank of Montgomery. Approved, July 21, 1993.

Secretary National City Corporation, Cleveland, Ohio -- to acquire Ohio Bancorp, Youngstown, Ohio, Dollar Savings and Trust Company; Potters Bank and Trust Company, East Liverpool; Miners and Mechanics Savings and Trust Company, Steubenville; Bank 2000, Minerva; and Peoples Banking Company, Martins Ferry; and to acquire up to 10 percent of Cortland Bancorp, Cortland; and to acquire Florida Trust Services of Ohio Bancorp, Naples, Florida, and thereby engage in trust and fiduciary services. Approved, July 22, 1993.

Minneapolis Rolla Holding Company, Inc., Rolla, North Dakota -- to acquire First National Bank, Hettinger, North Dakota. Approved, July 19, 1993.

Minneapolis South Dakota Bancorp, Inc., Minneapolis, Minnesota -- to acquire O'Neill Properties, Inc., and First National Bank of O'Neill, O'Neill, Nebraska. Approved, July 23, 1993.

Minneapolis South Dakota Financial Bancorporation, Inc., Minneapolis, Minnesota -- to acquire First National Bank of O'Neill, O'Neill, Nebraska. Approved, July 23, 1993.

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

BANK HOLDING COMPANIES

Dallas South Plains Delaware Financial Corporation, Dover, Delaware -- to acquire HUB Financial Corporation, Lubbock, Texas.
Approved, July 19, 1993.

Dallas South Plains Financial, Inc., Morton, Texas -- to acquire HUB Financial Corporation, Lubbock, Texas.
Approved, July 19, 1993.

Atlanta SouthTrust Corporation, Birmingham, Alabama -- to acquire certain assets and assume certain liabilities of the Abbeville, Alabama, branch of First Federal Savings and Loan Association of Russell County, Phenix City, Alabama.
Approved, July 23, 1993.

BANK MERGERS

Chicago Illini Bank, Springfield, Illinois -- to merge with Illini Bank East, Coffeen; Illini Bank of Menard County, Petersburg, and Illini Bank North, Danvers, Illinois, and to establish 20 branches in existing locations.
Returned, July 20, 1993.

BANK PREMISES

Chicago Comerica Bank, Detroit, Michigan -- investment in bank premises.
Approved, July 21, 1993.

St. Louis Effingham State Bank, Effingham, Illinois -- investment in bank premises.
Approved, July 20, 1993.

Dallas First Bank of Muleshoe, Muleshoe, Texas -- investment in bank premises.
Approved, July 19, 1993.

Kansas City First Security Bank of Craig, Craig, Colorado -- investment in bank premises.
Approved, July 21, 1993.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Bank of Spalding County, Griffin, Georgia, proposed merger with BHC Interim, Inc. -- report on competitive factors. Submitted, July 19, 1993.
Chicago	Boulevard Bank National Association, Chicago, Illinois, proposed merger with First National Bank of Des Plaines, Des Plaines; National Security Bank of Chicago, Chicago; and Citizens National Bank of Downers Grove, Downers Grove, Illinois -- report on competitive factors. Submitted, July 23, 1993.
Richmond	Carolina First Savings Bank, F.S.B., Georgetown, South Carolina, proposed acquisition of two branches of Carolina First Bank, Greenville, South Carolina -- report on competitive factors. Submitted, July 20, 1993.
Atlanta	Central Bancshares of the South, Inc., Birmingham, Alabama, proposed acquisition of Liberty Bank of Fort Walton Beach, Fort Walton Beach, Florida, which would merge with Central Bank of the South, FSB -- report on competitive factors. Submitted, July 22, 1993.
San Francisco	Citizens Bank, Corvallis, Oregon, proposed merger with Tri-County Banking Co., Junction City, Oregon -- report on competitive factors. Submitted, July 21, 1993.
Minneapolis	Citizens State Bank, Woodville, Wisconsin, proposed merger with First State Bank, Elmwood, Wisconsin -- report on competitive factors. Submitted, July 22, 1993.
San Francisco	Columbia National Bank, Longview, Washington, proposed merger with Columbia State Bank, Tacoma, Washington -- report on competitive factors. Submitted, July 19, 1993.

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

COMPETITIVE FACTORS REPORTS

Dallas	Community State Bank, Boling, Texas, proposed merger with Bank of the West, Austin, Texas -- report on competitive factors. Submitted, July 22, 1993.
Atlanta	Dawson County Bank, Dawsonville, Georgia, proposed merger with Dawson Interim Corporation -- report on competitive factors. Submitted, July 19, 1993.
Chicago	Farmers State Bank of Dows, Dows, Iowa, proposed merger with Sheffield Savings Bank, Sheffield, Iowa, and United Bank and Trust Company -- report on competitive factors. Submitted, July 21, 1993.
Cleveland	Fifth Third Bancorp, Cincinnati, Ohio, proposed acquisition of Shelby County Savings Bank, FSB, Shelbyville, Indiana -- report on competitive factors. Submitted, July 21, 1993.
Chicago	Fifth Third Bank of Southeastern Indiana, Greensburg, Indiana, proposed merger with Shelby County Savings Bank, F.S.B., Shelbyville, Indiana -- report on competitive factors. Submitted, July 20, 1993.
San Francisco	First Security Bank of Rock Springs, Rock Springs, Wyoming, proposed merger with State Bank of Green River, Green River, Wyoming -- report on competitive factors. Submitted, July 23, 1993.
Secretary	FirstBank of Lakewood, N.A., Lakewood, Colorado, proposed merger with FirstBank of Villa Italia, N.A. -- report on competitive factors. Submitted, July 19, 1993.
Dallas	Frio National Bank, Pearsall, Texas, and Frontier State Bank, Eagle Pass, Texas, proposed merger with First National Bank, Carrizo Springs, Texas -- report on competitive factors. Submitted, July 20, 1993.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Guaranty National Bank of Tallahassee, Tallahassee, Florida, proposed acquisition of the branches of Anchor Savings Bank, FSB, Hewlett, New York, at 111 South Monroe Street, Tallahassee, Florida, and 345 South Magnolia Street -- report on competitive factors. Submitted, July 19, 1993.
San Francisco	Home Savings of America, FSB, Irwindale, California, proposed purchase of assets and assumption of liabilities of the Long Island Savings Bank, FSB, Syosset, New York -- report on competitive factors. Submitted, July 19, 1993.
Dallas	International Bank, N.A., Brownsville, Texas, proposed purchase of assets and assumption of liabilities of International Bank of Commerce, Brownsville, Texas -- report on competitive factors. Submitted, July 22, 1993.
Philadelphia	Jefferson Bank, Haverford, Pennsylvania, proposed merger with SBI Acquisition Bank -- report on competitive factors. Submitted, July 20, 1993.
Chicago	Key State Bank, Owosso, Michigan, proposed merger with Chemical Interim Bank -- report on competitive factors. Submitted, July 21, 1993.
San Francisco	Merced Bank of Commerce, N.A., Merced, California, proposed purchase of assets and assumption of liabilities of the Winton and Livingston branches of Yosemite Bank, Mariposa, California -- report on competitive factors. Submitted, July 19, 1993.
San Francisco	Merced Bank of Commerce, N.A., Merced, California, proposed purchase of assets and assumption of liabilities of the Atwater and Dos Palos branches of Community First Bank, Bakersfield, California -- report on competitive factors. Submitted, July 19, 1993.

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

COMPETITIVE FACTORS REPORTS

Minneapolis	Mountain Iron First State Bank, Mountain Iron, Minnesota, proposed acquisition of the Biwabik branch of First National Bank, Keewatin, Minnesota -- report on competitive factors. Submitted, July 19, 1993.
New York	National Westminster Bank USA, New York, New York, proposed purchase of certain assets and assumption of certain liabilities of four branches of River Bank America, New Rochelle, New York -- report on competitive factors. Submitted, July 23, 1993.
Minneapolis	New State Bank of Wabasha, Wabasha, Minnesota, proposed merger with First State Bank of Wabasha, Wabasha, Minnesota -- report on competitive factors. Submitted, July 19, 1993.
Kansas City	Norwest Bank Arapahoe, N.A., Englewood, Colorado, proposed acquisition of the assets and assumption of the liabilities of the Tech Center branch of Norwest Bank Denver, N.A. Denver, Colorado -- report on competitive factors. Submitted, July 21, 1993.
Kansas City	Norwest Bank Arvada, N.A., Arvada, Colorado, proposed acquisition of the assets and assumption of the liabilities of the Lakeside branch of Norwest Bank Denver, N.A., Denver, Colorado -- report on competitive factors. Submitted, July 21, 1993.
Kansas City	Norwest Bank Aurora-South, N.A., Aurora, Colorado, proposed acquisition of the assets and assumption of the liabilities of the Hampden branch of Norwest Bank Denver, N.A., Denver, Colorado -- report on competitive factors. Submitted, July 21, 1993.

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

COMPETITIVE FACTORS REPORTS

Kansas City	Norwest Bank Colorado Springs-East, N.A., Colorado Springs, Colorado, proposed acquisition of the assets and assumption of the liabilities of the Platte/Union and Rustic Hills branches of Norwest Bank, Denver, N.A., Denver, Colorado -- report on competitive factors. Submitted, July 22, 1993.
Kansas City	Norwest Bank Lakewood, N.A., Lakewood, Colorado, proposed acquisition of the assets and assumption of the liabilities of the Colfax branch of Norwest Bank Denver, N.A., Denver, Colorado -- report on competitive factors. Submitted, July 21, 1993.
Kansas City	Norwest Bank Littleton, N.A., Littleton, Colorado, proposed acquisition of the assets and assumption of the liabilities of the Downtown Littleton and Englewood branches of Norwest Bank Denver, N.A., Denver, Colorado -- report on competitive factors. Submitted, July 22, 1993.
Dallas	Parkdale Bank, Beaumont, Texas, proposed merger with Bank One, Texas, National Association, Dallas, Texas -- report on competitive factors. Submitted, July 22, 1993.
Atlanta	Peoples Holding Company, Fort Walton Beach, Florida, proposed acquisition of Liberty Interim, FSB, and to merge Liberty Bank of Fort Walton Beach into Liberty Interim, FSB -- report on competitive factors. Submitted, July 22, 1993.
Atlanta	SouthTrust Bank of Jacksonville, N.A., Jacksonville, Florida, proposed acquisition of the branches of Anchor Savings Bank, FSB, Hewlett, New York, located at 715 Centre Street, Fernandina Beach, Florida, and 81 King Street, St. Augustine, Florida -- report on competitive factors. Submitted, July 19, 1993.

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JULY 19, 1993 TO JULY 23, 1993
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ADDITIONS AND CORRECTIONS

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

BANK BRANCHES, DOMESTIC

Cleveland Fifth Third Bank, Columbus, Ohio -- to establish a
 branch at 6800 East Broad Street.
 Approved, July 16, 1993.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
Cheshire Financial Corporation, Keene, New Hampshire - 4(c)(8) notification to acquire an additional 52.4% of Colonial Mortgage, Inc., Amherst, New Hampshire	<u>Newspaper</u> 7-26-93

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

<u>Application</u>
NONE

*Subject to CRA

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

Institution Examination Date Rating*

NONE

Federal Reserve Bank of New York

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Chemical Bank to establish a branch office at Victory Memorial Hospital, 699 Second Street, Brooklyn, New York. 1/

8/13/93

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications

(Subject to Federal Register Notice Only)

Republic New York Corporation, New York, New York, Saban, S.A. and RNYC Holdings, both of the City of Gibraltar to engage through Republic New York Securities Corporation, New York, New York, in underwriting and dealing in government obligations and money market instruments, underwriting and dealing in, and acting as agent in the private placement of all types of debt securities and acting as a broker or agent with respect to swap and swap-related products and advisor to institutional customers regarding financial strategies involving such products.

8/10/93

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 24, 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**

None.

**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 23, 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 24, 1993**

**SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY**

Received Section 18(c) application on * Not Yet Known #
from Wesbanco Bank Wheeling, Wheeling, West
Virginia, to merge with Wesbanc Bank
July 21, 1993, Sistersville, Sistersville,
West Virginia, and Wesbanco Bank ,Barnesville,
Barnesville, West Virginia.

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

Received Section 3 application from Banc * Not Yet Known #
One Corporation, Columbus, Ohio, and Banc One
Illinois Corporation, Springfield, Illinois,
on July 21, 1993, to acquire Mid States
Banchsaes, Inc., Moline, Illinois.

Received Section 3(a)(3) application from *N: August 23, 1993
Mid Am, Inc., Bowling Green, Ohio, to acquire
AmeriFirst Bank, N.A., Xenia, Ohio.

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

NONE

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

Received request from Minster State Bank on July 21, 1993, for
permission to exceed its limit of investment in bank premises
permitted under 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 23, 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 23, 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 Genoa Banking Company
801 Main Street
Genoa, Ohio 43430
(419) 855-8381
Rating: Satisfactory
Exam Date: April 5, 1993

The Custar State Bank
Custar, Ohio 43511
(419) 669-2801
Rating: Satisfactory
Exam Date: April 26, 1993

The Marblehead Bank
709 West Main Street
Marblehead, Ohio 43440
(419) 798-4471
Rating: Outstanding
Exam Date: April 26, 1993

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The Bank of Romney, Romney, West Virginia, to establish a branch at the intersection of Main and Grafton Streets, Romney, West Virginia.*	8-13-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Bailey Financial Corporation, Clinton, South Carolina, to acquire The Saluda County Bank, Saluda, South Carolina.*	8-11-93
First United Corporation, Oakland, Maryland, to acquire HomeTown Bancorp, Inc., Myersville, Maryland.*	8-16-93
BB&T Financial Corporation, Wilson, North Carolina, to acquire Scotland Savings Bank, SSB, Laurinburg, North Carolina.*	8-22-93
CCB Financial Corporation, Durham, North Carolina, to acquire Citizens Savings, SSB, Lenior, North Carolina.*	8-27-93

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
First Union Corporation, Charlotte, North Carolina, to acquire Dominion Bankshares Mortgage Corporation, Roanoke, Virginia.	Not yet available.

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

None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending July 23, 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>
Bank of Hampton Roads 201 Volvo Parkway Chesapeake, Virginia 23320	5-4-93	Satisfactory

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The Bank of Romney, Romney, West Virginia, to establish a branch at the intersection of Main and Grafton Streets, Romney, West Virginia.*	8-13-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Bailey Financial Corporation, Clinton, South Carolina, to acquire The Saluda County Bank, Saluda, South Carolina.*	8-11-93
First United Corporation, Oakland, Maryland, to acquire HomeTown Bancorp, Inc., Myersville, Maryland.*	8-16-93
BB&T Financial Corporation, Wilson, North Carolina, to acquire Scotland Savings Bank, SSB, Laurinburg, North Carolina.*	8-22-93
CCB Financial Corporation, Durham, North Carolina, to acquire Citizens Savings, SSB, Lenior, North Carolina.*	8-27-93

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
First Union Corporation, Charlotte, North Carolina, to acquire Dominion Bankshares Mortgage Corporation, Roanoke, Virginia.	Not yet available.

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

None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending July 23, 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>
Bank of Hampton Roads 201 Volvo Parkway Chesapeake, Virginia 23320	5-4-93	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 23, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Bank of Tampa Tampa, Florida An after-the-fact notice to establish a branch located at the Kash N Karry Grocery, 7325 Gall Boulevard, Zephyrhills, Florida.	07-30-93
Barnett Bank of Tampa Tampa, Florida An after-the-fact notice to establish a branch located at the Kash N Karry Grocery, 7131 North U.S. Highway 41, Ocala, Florida.	07-30-93
Evergreen Bancshares, Inc. Tallahassee, Florida Along with its subsidiary bank, Guaranty National Bank of Tallahassee, Tallahassee, Florida, to acquire the assets and assume the liabilities of the Downtown branch, and the Eastside branch, both in Tallahassee, Florida, 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*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
White Eagle Financial Group, Inc. Boca Raton, Florida 1-BHC formation, Admiralty Bank, Palm Beach Gardens, Florida.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 23, 1993

Section 3 - Applications Subject to Federal Register Only

Application

Comment Period Ending Date

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

Application

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 23, 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</u>		
<u>Bank</u>	<u>Rating</u>	<u>Date</u>
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>
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 - 8-15-93
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 - **
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 - **

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	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 - **
Branch	Old Kent Bank - Southwest Kalamazoo, Michigan 1400 N. Drake Road Kalamazoo, Michigan*	N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Independent Bank Corporation Ionia, Michigan Pioneer Bank North Branch, Michigan*	FR - 8-2-93 N - 8-6-93
Y-2	Independent Bank Corporation Ionia, Michigan American Home Bank Unionville, Michigan*	FR - 8-2-93 N - 8-6-93
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 - 8-9-93 N - **
CoC-HC	Success Bancshares, Inc. (formerly Lincolnshire Bancshares, Inc.) Lincolnshire, Illinois George M. Ohlhausen	FR - 8-9-93 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 I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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 - **
Branch	Old Kent Bank - Southwest Kalamazoo, Michigan 1400 N. Drake Road Kalamazoo, Michigan*	N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Independent Bank Corporation Ionia, Michigan Pioneer Bank North Branch, Michigan*	FR - 8-2-93 N - 8-6-93
Y-2	Independent Bank Corporation Ionia, Michigan American Home Bank Unionville, Michigan*	FR - 8-2-93 N - 8-6-93
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 - 8-9-93 N - **
CoC-HC	Success Bancshares, Inc. (formerly Lincolnshire Bancshares, Inc.) Lincolnshire, Illinois George M. Ohlhausen	FR - 8-9-93 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 - 8-13-93 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-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	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
Y-1	The First Trust Holdings, Inc. Watseka, Illinois First Trust and Savings Bank of Watseka, Illinois Watsseka, 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

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	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
Y-2	Farmers Savings Bank Employee Stock Ownership Plan West Union, Iowa Westmont Corporation West Union, Iowa Farmers Savings Bank West Union, Iowa*	FR - ** N - 8-2-93
Y-1	Dearborn Bancorp, Inc. Dearborn, Michigan Community Bank of Dearborn Dearborn, Michigan (in organization)*	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 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 - 8-3-93
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 - 8-9-93
Y-4	First Colonial Bankshares Corporation Chicago, Illinois First Colonial Investment Services Rosemont, Illinois	FR - **
4(c)(8)	Bankers' Bancorporation of Wisconsin Madison, Wisconsin Bankers Service Corporation Madison, Wisconsin	FR - **
4(c)(8)	Columbus Bancorp, Inc. Indianapolis, Indiana Underwriting and acting as a principal for credit insurance	FR - **
4(c)(8)	Salin Bancshares, Inc. Indianapolis, Indiana Underwriting and acting as a principal for credit insurance	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Badger Bank Services, Inc. Cassville, Wisconsin Redeem 1,018.5 shares (50 percent) of its outstanding common stock

N - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending July 23, 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>
-Farmers State Bank of Western Illinois P.O. Box 369 New Windsor, Illinois 61413 (309) 529-4361	4/05/93	S

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JULY 23, 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>
*Section 3(a)(3) application by Union Planters Corporation, Memphis, Tennessee to acquire First Financial Services, Inc., Brownsville, Tennessee	Newspaper: 8-21-93
Change in Control notification involving Martinsburg Bancorp Inc., Martinsburg, Missouri by Martinsburg Bancorp Employee Stock Ownership Plan, Martinsburg, Missouri (previously reported during week ending July 16, 1993)	Federal Register: 8-9-93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by Security Capital Corporation, Batesville, Mississippi to engage <u>de novo</u> in making loans (previously reported during week ending July 9, 1993)	8-9-93

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 23, 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</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>
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*	8-13-93 (Federal Register)
Norwest Corporation Mpls, MN To acquire 100% of the voting shares of FirstAmerican Bank, N.A., Colorado Springs, CO*	8-24-93 (Newspaper)
Dairyland Bancorp, Inc. Bruce, WI To acquire 100% of the voting shares of Bruce Bancshares, Inc., Bruce, WI*	7-24-93 (Newspaper)

* 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>
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	8-13-93

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

Application

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of
CRA Public Evaluations
week ending July 23, 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
Bank of Lemmon P. O. Box 359 Lemmon, SD 57638-0359 (605) 374-3853	April 19, 1993	Satisfactory
Citizens Bank of Mobridge, P. O. Box 910 320 Main Street Mobridge, SD 57601-3673 (605) 845-3673	April 19, 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

Imogene Metcalf, Charles Butler, both of Hooker, Oklahoma, for prior approval to increase ownership by 17.4 percent to 32.2 percent, and 13.2 percent to 25.0 percent, respectively, in The First National Bank of Hooker, Hooker, Oklahoma.

Not Available

FirstBank Holding Company ESOP, Lakewood, Colorado, for prior approval to acquire 26.6 percent of the voting shares of FirstBank Holding Company of Colorado, Lakewood, Colorado.*

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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:

Federal Reserve Bank of Kansas City

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>
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None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JULY 19, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

** NOTICE EXP

*Section 3(a)(1) application by
Finger Interests Number One, Ltd., Houston, TX, to
acquire CBH, Inc., Wilmington, DE; Charter Bancshares,
Inc., Houston, TX; Charter National Bank - Colonial,
Houston, TX; Charter National Bank - Houston, Houston, TX;
and University National Bank, Galveston, TX
(Previously reported during the week of 6-21-93) 93/08/13

*Section 3(a)(3) application by
BancWest Bancorp, Inc., Austin, TX, to acquire
Community State Bank, Boling, TX 93/08/16

Change in Control Notice by
Juanita B. Henry jointly with Joseph M. Henry, III,
Natchitoches, LA, to acquire an interest in
Exchange Bancshares, Inc., Natchitoches, LA N/A

Change in Control Notice by
Jimmie Michael Luecke, Giddings, TX, to acquire an
interest in Giddings Bancshares, Inc., Giddings, TX N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

Section 24A application by
Landmark Bank Mid-Cities, Euless, TX, to invest
in bank premises in excess of bank's capital stock

* SUBJECT TO CRA.

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

N/A - NOT AVAILABLE AT THIS TIME.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS
FOR THE WEEK OF JULY 19, 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>
Sunwest Bank of Grant County 1203 N. Hudson P. O. Box 1449 Silver City, New Mexico 88062	93/04/19	Outstanding

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 7/23/93

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> 7/17/93
West One Bank, Idaho, N.A., Boise, Idaho, to establish a branch at 5312 Chinden Boulevard, Garden City, Idaho. *	<u>Newspaper:</u> 8/16/93
Home Valley Bank, Cave Junction, Oregon, to establish a branch at 598 NE "F" Street, Grants Pass, Oregon. *	<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>
Farmers Bancorporation, Buhl, Idaho, to become a bank holding company by acquiring Farmers National Bank, Buhl, Idaho. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</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> 8/13/93 <u>Fed. Reg.:</u> 8/13/93
Benjamin Namatinia, Portland, Oregon, to increase his ownership from 18 percent up to 28 percent of Cowlitz Bancorporation, Longview, Washington.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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. Reg.:</u> Not yet published

*Subject to CRA

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

Week ending 7/23/93

Section III - Applications Subject to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
The Sumitomo Bank, Limited, Osaka, Japan, to engage <u>de novo</u> in providing portfolio investment advice to any person through Sumitomo Bank Capital Markets, Inc., New York, New York.	<u>Fed. Reg.:</u> Not available
The Sumitomo Bank, Limited, Osaka, Japan, to engage <u>de novo</u> in investment or financial advice to the extent of furnishing general economic statistical forecasting services and industry studies through Sumitomo Bank Capital Markets, Inc., New York, New York.	<u>Fed. Reg.:</u> Not available
The Sumitomo Bank, Limited, Osaka, Japan, to engage <u>de novo</u> in providing investment advice to state and local governments (including foreign municipalities and agencies of foreign governments), through Sumitomo Bank Capital Markets, Inc., New York, New York.	<u>Fed. Reg.:</u> Not available
The Sumitomo Bank, Limited, Osaka, Japan, to engage <u>de novo</u> in providing general information and statistical forecasting with respect to foreign exchange markets through Sumitomo Bank Capital Markets, Inc., New York, New York.	<u>Fed. Reg.:</u> Not available

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

None

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

Week ending 7/23/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending July 23, 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>
Capital Bank of Carlsbad	2602 El Camino Real Carlsbad, CA (619) 434-3344	4/19/93	Outstanding

* 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.