

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

RESEARCH LIBRARY
1993, No. 31
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending July 31, 1993
FEDERAL RESERVE BANK
OF CLEVELAND

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Continental Bank Corporation, Chicago, Illinois -- to engage de novo in asset management, servicing, and collection activities through Repechage Partners Ltd.

Permitted, July 26, 1993.

Meridian Bancorp, Inc., Reading, Pennsylvania -- to acquire Commonwealth Bancshares Corporation, Williamsport, Pennsylvania, and Commonwealth Bank; and for Meridian Bank, Reading, Pennsylvania, to merge with Commonwealth Bank.

Approved, July 26, 1993.

NationsBank Corporation, Charlotte, North Carolina -- to engage de novo in underwriting and dealing in all types of debt and equity securities on a limited basis, and certain foreign exchange related activities.

Approved, July 26, 1993.

R. Banking Limited Partnership, Oklahoma City, Oklahoma -- request for reconsideration of Board's approval of application to acquire ten Oklahoma bank holding companies.

Denied, July 30, 1993.

BANK PREMISES

Meridian Bank, Reading, Pennsylvania -- investment in bank premises.

Approved, July 26, 1993.

BANKS, FOREIGN

Banque Transatlantique, Paris, France -- to establish a representative office in Washington, D.C.

Approved, July 26, 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

San Francisco	Bank of America Nevada, Las Vegas, Nevada -- to establish a branch at 4854 Mountain Road. Approved, July 27, 1993.
Atlanta	Barnett Bank of Tampa, Tampa, Florida -- to retain two automated teller machines at the Kash N Karry Grocery, at 7131 North U.S. Highway 41, Ocala, Florida, and 7325 Gall Boulevard, Zephyrhills, Florida. Approved, July 27, 1993.
Chicago	Capac State Bank, Capac, Michigan -- to establish a branch at 148 North Almont Avenue, Imlay City, Michigan. Approved, July 30, 1993.
Philadelphia	Commonwealth Bank, Williamsport, Pennsylvania -- to establish a branch at 121 South Pugh Street, State College, Pennsylvania. Approved, July 29, 1993.
Cleveland	Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 1225 West Pleasant Valley Road, Parma, Ohio. Approved, July 28, 1993.
Minneapolis	Fulton State Bank, Fulton, South Dakota -- to establish a branch in Mitchell, South Dakota. Approved, July 27, 1993.
Richmond	Signet Bank / Virginia, Richmond, Virginia -- to establish an electronic funds transfer facility at the Hartford I Office Building, 7800 Carousel Lane, and at the Hartford II Office Building, 7798 Carousel Lane. Approved, July 30, 1993.
Richmond	Signet Bank / Virginia, Richmond, Virginia -- to establish a branch at Old Dominion University, Webb Center, Hampton Boulevard, Norfolk, Virginia. Approved, July 30, 1993.

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

BANK BRANCHES, DOMESTIC

Dallas Sulphur Springs State Bank, Sulphur Springs, Texas --
to establish a branch at 191 East Main,
Approved, July 29, 1993.

Dallas Texas State Bank, McAllen, Texas -- to establish an
off-site electronic facility in the 5000 block of
North 10th.
Approved, July 30, 1993.

BANK HOLDING COMPANIES

Chicago Bankers' Bancorporation of Wisconsin, Madison,
Wisconsin -- to engage de novo in data processing
and consulting services through Bankers Service
Corporation.
Returned, July 29, 1993.

Richmond BB&T Financial Corporation, Wilson, North Carolina --
to acquire Citizens Savings Bank, SSB, Inc.,
Newton, North Carolina.
Approved, July 28, 1993.

St. Louis Capital Corporation, Batesville, Mississippi -- to
engage de novo in lending activities.
Withdrawn, July 28, 1993.

Atlanta Colonial BancGroup, Inc., Montgomery, Alabama --
proposal that Colonial Bank acquire certain assets
and assume certain liabilities of United Savings
Bank, F.S.B., Anniston, Alabama.
Approved, July 30, 1993.

Atlanta Community National Bank Corporation, Venice,
Florida -- to acquire Community National Bank of
Sarasota County.
Approved, July 30, 1993.

Atlanta Corte Banc Corporation, New Orleans, Louisiana -- to
acquire First Bank and Trust.
Approved, July 26, 1993.

Minneapolis Dairyland Bancorp, Bruce, Wisconsin -- to acquire
Bruce Bancshares, Inc., and Dairyland State Bank.
Approved, July 27, 1993.

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

BANK HOLDING COMPANIES

Chicago	Evans Bancshares, Inc., Evansdale, Iowa -- to engage de novo in a one-time lending activity through the purchase of an overline from its subsidiary bank. Permitted, July 30, 1993.
Minneapolis	Farmers State Corporation, Mountain Lake, Minnesota - - to acquire Green Lake Bancorporation, Inc., Spicer, Minnesota. Approved, July 30, 1993.
Atlanta	First Alabama Bancshares, Inc., Birmingham, Alabama - - to acquire First Federal Enterprises, Inc., Marianna, Florida, and to merge certain assets and certain liabilities of First Federal Savings Bank with Sunshine Bank, Pensacola, Florida. Approved, July 30, 1993.
Dallas	First Bancorp of Louisiana, Inc., Employee Stock Ownership Plan Trust, West Monroe, Louisiana, and First Bancorp of Louisiana, Inc. -- to acquire Southern National Bank at Tallulah, Tullulah, Louisiana. Approved, July 27, 1993.
Richmond	First Citizens BancShares, Inc., Raleigh, North Carolina -- to acquire Pioneer Bancorp, Inc., Rocky Mount, North Carolina, and for First-Citizens Bank & Trust Company, Raleigh, North Carolina, to merge with the successor to Pioneer Savings Bank, Inc., Rocky Mount, North Carolina. Approved, July 29, 1993.
Secretary	FirstBank Holding Company of Colorado, Lakewood, Colorado, and FirstBank Holding Company of Colorado Employee Stock Ownership Plan -- to acquire FirstBank Holding Company California, and FirstBank of Palm Desert, N.A., Palm Desert, California. Approved, July 28, 1993.
Philadelphia	Harris Financial, MHC, Harrisburg, Pennsylvania -- to acquire Harris Savings Bank, and form a mutual bank holding company. Approved, July 29, 1993.

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

BANK HOLDING COMPANIES

Dallas	Industry Bancshares, Inc., Industry, Texas -- to acquire Industry State Bank. Approved, July 26, 1993.
New York	Internationale Nederlanden Group N.V., Amsterdam, The Netherlands -- to engage de novo in investment advisory activities, securities brokerage, and government obligations through Internationale Nederlanden (US) Securities Corporation, New York, New York, and in certain lending activities through Internationale Nederlanden (US) Capital Corporation, New York, New York. Permitted, July 29, 1993.
New York	KeyCorp, Albany, New York, and Key Bancshares of New York -- to acquire Capital Trust Company. Approved, July 30, 1993.
Chicago	Northern Bankshares, Inc., McFarland, Wisconsin -- to engage in lending activities. Permitted, July 28, 1993.
New York	ONBANCorp, Inc., Syracuse, New York -- to acquire Franklin First Financial Corp., Wilkes-Barre, Pennsylvania, and Franklin First Savings Bank, and for Franklin Corp. to become a bank holding company through purchase of common stock of Franklin Bank. Approved, July 30, 1993.
Cleveland	PNC Bank Corp., Pittsburgh, Pennsylvania -- to engage in asset management activities through PNC Asset Management Corp. Approved, July 27, 1993.
Cleveland	Society Corporation, Cleveland, Ohio -- to engage de novo in leasing activities through Society Equipment Leasing Company. Permitted, July 26, 1993.
San Francisco	Sumitomo Bank, Limited, Osaka, Japan -- to engage in providing information on foreign exchange activities through Sumitomo Bank Capital Markets, Inc., New York, New York. Returned, July 30, 1993.

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

BANK HOLDING COMPANIES

Philadelphia Union Bancorp, Inc., Pottsville, Pennsylvania -- to acquire 8.46 percent of The Peoples State Bank, East Berlin, Pennsylvania.
Approved, July 26, 1993.

Kansas City Valentine Bancorporation, Valentine, Nebraska -- to acquire The First National Bank of Valentine.
Approved, July 29, 1993.

Chicago Valley Bancorporation, Appleton, Wisconsin -- to acquire Pierce County Bank and Trust Company, Ellsworth, Wisconsin.
Approved, July 29, 1993.

Cleveland Whitaker Bank Corporation of Kentucky, Lexington, Kentucky, and Whitaker Bancorp, Inc. -- to acquire Whitaker Management Corporation.
Approved, July 26, 1993.

BANK MERGERS

Richmond First Citizens Bank & Trust Company, Raleigh, North Carolina -- to merge with the successor to Pioneer Savings Bank, Inc., Rocky Mount, North Carolina.
Approved, July 29, 1993.

Cleveland Premier Bank & Trust, Elyria, Ohio -- proposal to acquire The Crestline Federal Savings Association, Crestline, Ohio.
Approved, July 30, 1993.

Atlanta Sunshine Bank, Pensacola, Florida -- to acquire assets and certain liabilities of First Federal Savings Bank, Marianna, Florida.
Approved, July 30, 1993.

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

BANK PREMISES

Philadelphia Commonwealth Bank, Williamsport, Pennsylvania -- investment in bank premises.
Approved, July 29, 1993.

Cleveland Premier Bank & Trust, Elyria, Ohio -- investment in bank premises.
Approved, July 27, 1993.

BANKS, STATE MEMBER

St. Louis Fayette County Bank, St. Elmo, Illinois -- payment of a dividend.
Approved, July 29, 1993.

CHANGE IN BANK CONTROL

Dallas Giddings Bancshares, Inc., Giddings, Texas -- change in bank control.
Permitted, July 30, 1993.

COMPETITIVE FACTORS REPORTS

Atlanta Bank South, N.A., Atlanta, Georgia, proposed merger with Barnett Bank of Atlanta, and Barnett Bank of Fayette County, Fayetteville, Georgia -- report on competitive factors.
Submitted, July 26, 1993.

Atlanta Brantley Bank and Trust Company, Brantley, Alabama, proposed acquisition of the Ramer, Alabama, branch of AmSouth Bank, N.A., Birmingham, Alabama -- report on competitive factors.
Submitted, July 29, 1993.

Boston Cheshire County Savings Bank, Keene, New Hampshire, proposed merger with The Valley Bank, Hillsborough, New Hampshire -- report on competitive factors.
Submitted, July 29, 1993.

Atlanta Community National Bank, Lake City, Florida, proposed acquisition of the Lake City, Florida, and Live Oak, Florida, branches of Anchor Savings Bank, FSB, Hewlett, New York -- report on competitive factors.
Submitted, July 26, 1993.

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

COMPETITIVE FACTORS REPORTS

Dallas	Compass Spring Interim Bank, Spring, Texas, proposed merger with Spring National Bank -- report on competitive factors. Submitted, July 27, 1993.
Dallas	Compass Spring Interim Bank, Spring, Texas, proposed merger with Compass Bank-Houston, Houston, Texas -- report on competitive factors. Submitted, July 27, 1993.
Atlanta	Drummond Community Bank, Chiefland, Florida, proposed merger with Bank of Florida, N.A. -- report on competitive factors. Submitted, July 29, 1993.
Cleveland	Fifth Third Bank of Northwestern Ohio, N.A., Toledo, Ohio, proposed purchase of certain assets and assumption of certain liabilities of the Norwalk and Sandusky, Ohio, branches of World Savings and Loan Association, F.S.L.A., Oakland, California -- report on competitive factors. Submitted, July 28, 1993.
Cleveland	Fifth Third Bank of Western Ohio, N.A., Piqua, Ohio, proposed purchase of certain assets and assumption of certain liabilities of the Piqua and Sidney, Ohio, branches of World Savings And Loan Association, F.S.L.A., Oakland, California -- report on competitive factors. Submitted, July 28, 1993.
Minneapolis	First International Bank & Trust, Watford City, North Dakota, proposed merger with First International Bank & Trust, N.A., Fessenden, North Dakota -- report on competitive factors. Submitted, July 30, 1993.
Atlanta	First National Bank of Hollywood, Hollywood, Florida, proposed change in control filed by Guillermo F. Duenas Iturralde, Quito, Ecuador -- report on competitive factors. Submitted, July 26, 1993.

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

COMPETITIVE FACTORS REPORTS

Richmond	First-Citizens Bank & Trust Company, Raleigh, North Carolina, proposed purchase of certain assets and assumption of the deposit liabilities of two branches of NationsBank of North Carolina, N.A., Charlotte, North Carolina -- report on competitive factors. Submitted, July 29, 1993.
Secretary	FirstBank at Arapahoe / Yosemite, N.A., Englewood, Colorado, proposed merger with FirstBank of Arapahoe County, N.A., Littleton, Colorado -- report on competitive factors. Submitted, July 29, 1993.
Secretary	FirstBank of Denver, N.A., Denver, Colorado, proposed merger with FirstBank of Tech Center, N.A., Greenwood Village, Colorado -- report on competitive factors. Submitted, July 26, 1993.
Kansas City	Goldenbank, Applewood, Wheat Ridge, Colorado, proposed acquisition of the assets and assumption of the deposit and certain other liabilities of Applewood dba Citywide Bank of Applewood -- report on competitive factors. Submitted, July 29, 1993.
Chicago	Liberty Bank & Trust, Bloomfield, Iowa, proposed merger with Lamoni State Bank, Lemont, Iowa -- report on competitive factors. Submitted, July 30, 1993.
St. Louis	Liberty National Bank of Lexington, Lexington, Kentucky, proposed merger with Liberty National Bank and Trust Company of Louisville, Louisville, Kentucky -- report on competitive factors. Submitted, July 27, 1993.

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

COMPETITIVE FACTORS REPORTS

Chicago	M&I First National Bank of Stevens Point, Stevens Point, Wisconsin, proposed purchase of certain assets and assumption of certain liabilities of the Wautoma and Montello, Wisconsin, branches of M&I Central State Bank, Ripon, Wisconsin -- report on competitive factors. Submitted, July 27, 1993.
Cleveland	National City Bank Northeast, Akron, Ohio, proposed merger with The Dollar Savings and Trust Company, Youngstown; The Potters Bank and Trust Company, East Liverpool; The Miners and Mechanics Savings and Trust Company, Steubenville; Bank 2000, Minerva; and Peoples Banking Company of Martins Ferry, Ohio -- report on competitive factors. Submitted, July 28, 1993.
Cleveland	National City Trust Company, West Palm Beach, Florida, proposed merger with Florida Trust Services of Ohio Bancorp, Naples, Florida -- report on competitive factors. Submitted, July 28, 1993.
Secretary	Norwest Bank Nebraska, National Association, Omaha, Nebraska, proposed merger with Ralston Bank -- report on competitive factors. Submitted, July 28, 1993.
Atlanta	Pointe Federal Savings Bank, Boca Raton, Florida, proposed acquisition of Flamingo Bank, Pembroke Pines, Florida -- report on competitive factors. Submitted, July 26, 1993.
Atlanta	Southside Bank and Trust, Union City, Georgia, proposed merger with Clayton National Bank, Morrow, Georgia -- report on competitive factors. Submitted, July 29, 1993.
Atlanta	SouthTrust Bank, National Association, Montgomery, Alabama, proposed merger with Pike County Bank, Troy, Alabama -- report on competitive factors. Submitted, July 29, 1993.

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

COMPETITIVE FACTORS REPORTS

- Dallas Sulphur Springs State Bank, Sulphur Springs, Texas, proposed purchase of assets and assumption of liabilities of the Wolfe City National Bank, Wolfe City, Texas -- report on competitive factors. Submitted, July 29, 1993.
- St. Louis United Community Bank, Gillespie, Illinois, proposed merger with United Community Bank, Bunker Hill, Illinois -- report on competitive factors. Submitted, July 28, 1993.

EXTENSIONS OF TIME

- Dallas First Abilene Bankshares, Inc., Abilene, Texas -- extension to September 30, 1993, to engage de novo in discount brokerage services through First Financial Investments, Inc. Granted, July 27, 1993.
- San Francisco First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, July 28, 1993.
- San Francisco First Security Corporation, Salt Lake City, Utah -- extension to October 22, 1993, to acquire Desert Southwest Community Bancorp, Las Vegas, Nevada. Granted, July 27, 1993.
- Director, BS&R Fleet Financial Group, Inc., Providence, Rhode Island -- extension to reduce ownership interest in certain property. Granted, July 29, 1993.
- San Francisco Grupo Financiero Banamex Accival, S.A., De C.V., Mexico, D.F., Mexico -- extension to divest certain property. Granted, July 29, 1993.
- San Francisco U.S. Bancorp, Portland, Oregon -- extension to divest certain property. Granted, July 28, 1993.

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

RESERVE BANK OPERATIONS

- Director, FRBO Federal Reserve Bank of New York -- to purchase equipment for use in the Open Market, Foreign Exchange, and Capital Markets functions.
Approved, July 26, 1993.
- Director, FRBO Federal Reserve Bank of Philadelphia -- software development agreement for an enhancement to the check processing equipment.
Approved, July 26, 1993.

RESERVE BANK SERVICES

- Director, FRBO Check collection price and service level guidelines for the Federal Reserve Banks for 1994 check repricing; and guidelines for a series of new services related to the Same-Day Settlement regulation.
Approved, July 26, 1993.
- Director, FRBO Federal Reserve Bank of Philadelphia -- to modify certain check service fees and to implement additional deposit products.
Approved, July 26, 1993.
- Director, FRBO Federal Reserve Bank of Richmond -- proposal to delay the rebidding of its non-Canadian foreign check collection service until the fourth quarter of 1993.
Approved, July 28, 1993.
- Director, FRBO Federal Reserve Bank of Richmond -- to offer additional Other Fed group sorts at Baltimore, Charlotte, and Columbia, and to lower the fee for an existing Other Fed group sort at Baltimore.
Approved, July 28, 1993.
- Director, FRBO Federal Reserve Bank of San Francisco -- to implement a new mixed deposit product.
Approved, July 29, 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

<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.

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

Federal Reserve Bank of New York

Comment Period
Ending Date

SECTION I

Notice Only

Manufacturers and Traders Trust Company, Buffalo, New York,
to establish a branch office at 150 Washington Avenue,
Batavia, New York. 1/

8/26/93

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Amboy-Madison National Bank Employee Stock Ownership
Plan, Old Bridge, New Jersey, to acquire up to 15 percent
of the outstanding voting shares of Amboy Bancorporation,
Old Bridge, New Jersey.

8/17/934/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

None.

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 31, 1993

<u>NAME OF BANK</u>	<u>RATING</u>	<u>EXAMINATION DATE</u>
Community Bank of Bergen County 125 West Pleasant Avenue Maywood, NJ 07060	Substantial Noncompliance	February 23, 1993

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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

CoreStates Financial Corp., Philadelphia, PA, on behalf of its subsidiary New Jersey National Corporation, Ewing Township, NJ, to acquire through its bank subsidiary, New Jersey National Bank, the assets and liabilities of one branch of Cenlar Federal Savings Bank, Princeton, NJ, pursuant to Section 5(d)(3) of the FDI Act (the Oakar Amendment).

Newspaper Comment Period Expires: 8/25/93

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

First Star Bancorp, Inc., Bethlehem, PA requests prior approval to become a bank holding company through the acquisition of 100% of the voting shares of First Star Savings Bank, Bethlehem, PA (formerly Greater Bethlehem Savings and Loan Association), pursuant to Section 3(a)(1) of the BHC Act.

Fed. Reg. Comment Period Expires: N/A
Newspaper Comment Period Expires: 8/27/93

**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 30, 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 31, 1993**

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

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

Received OAKAR application from Huntington Bancshares Incorporated and Huntington Bancshares Indiana, Inc., both of Columbus, Ohio, on July 29, 1993, to acquire First Bank of Lafayette, FSB, Lafayette, Indiana, and merge it into Huntington National Bank of Indiana, Noblesville, Indiana. * August 30, 1993

Received OAKAR application from PNC Bank Corp, In., Pittsburgh, Pennsylvania, on July 30, 1993, to acquire United Federal Savings Bank, State College, Pennsylvania, and merge it into PNC Bank, National Association, Pittsburgh, Pa. * Not yet known #

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

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

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

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

Received Section 4(c)(8) application from * Not Yet Known #
Huntington Bancshares Incorporated and
Huntington Bancshares Indiana, Inc., both of
Columbus, Ohio, on July 29, 1993, to acquire
First Bancorp Indiana, Inc., Lafayette, Indiana.

Received Section 4(c)(8) application from * Not Yet Known #
Cardinal Bancshares, Inc., Lexington, Kentucky,
on July 30, 1993, to acquire Mutual Federal
Savings Bank, Somerset, Kentucky.

Received Section 4(c)(8) application from * Not Yet Known #
PNC Bank Corp, Inc., Pittsburgh, Pa, on
July 30, 1993, to acquire United Federal
Bancorp, State College, Pa.

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

None

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

AVAILABILITY OF CRA PUBLIC EVALUATIONS
(July 30, 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 30, 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 Commercial Bank
230 East Second Street
Delphos, Ohio 45833
(419) 695-1055
Rating: Outstanding
Exam Date: May 3, 1993

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Triangle Bank and Trust Company, Raleigh, North Carolina, to merge with New East Bank of Goldsboro, Goldsboro, North Carolina, New East Bank of Greenville, Greenville, North Carolina, New East Bank of Cape Fear, Fayetteville, North Carolina, New East Bank of the Albemarle, Elizabeth City, North Carolina, and New East Bank of New Bern, New Bern, North Carolina.*	8-25-93
BB&T Financial Corporation, Wilson, North Carolina, to have its subsidiary, Branch Banking and Trust Company, Wilson, North Carolina, merge with Old Stone Bank of North Carolina, High Point, North Carolina.*	8-25-93
Bank of Hampton Roads, Chesapeake, Virginia, to establish a branch at the Naval Security Group Activities Northwest, 1401 Northwest Boulevard, Suite 102, Chesapeake, Virginia.*	8-28-93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Centura Banks, Inc., Rocky Mount, North Carolina, to acquire Canton Savings Bank, SSB, Canton, North Carolina, and have its subsidiary, Centura Bank, Rocky Mount, North Carolina, merge with Canton Savings Bank, SSB.*	8-20-93
First Union Corporation, Charlotte, North Carolina, to acquire First Union Home Equity Bank, National Association, Charlotte, North Carolina (an organizing bank).*	8-23-93

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Crestar Financial Corporation, Richmond, Virginia, to acquire up to 13.5% of Internet, Inc., Reston, Virginia.	8-9-93**
First Union Corporation, Charlotte, North Carolina, to acquire Dominion Bankshares Mortgage Corporation, Roanoke, Virginia.	8-18-93**
NationsBank Corporation, Charlotte, North Carolina, to engage in collateral inspection activities.	8-31-93**
Carolina First Corporation, Greenville, South Carolina, to acquire First Sun Mortgage Corporation, Columbia, South Carolina.	Not yet available.

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

None.

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending July 30, 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 Tazewell County 309 E. Main Street Tazewell, Virginia	5-10-93	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 30, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Bank of West Florida St. Petersburg, Florida To merge with First National Bank of the South, Wesley Chapel, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	08-27-93*
United Citizens Bank of Alachua County Alachua, Florida To establish a branch located at 2725 Southeast Hawthorne Road, Gainesville, Florida, to be known as Hawthorne Road Branch.	08-07-93*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Community Bancshares, Inc. Blountsville, Alabama To acquire City and County Bank of McMinn County, Athens, Tennessee, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Not yet available*
The Peoples Holding Company Fort Walton Beach, Florida For its wholly-owned subsidiary, Liberty Interim, FSB, Fort Walton Beach, Florida (Liberty FSB), to acquire Liberty Bank of Fort Walton Beach, Fort Walton Beach, Florida (Bank), a wholly-owned subsidiary of Peoples Holding Company, Fort Walton Beach, Florida, through merger of Bank into Liberty FSB, pursuant to Section 3(a)(4) of the Bank Holding Company Act.	Not yet available*

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 30, 1993

Section 3 - Applications Subject to Federal Register Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Central Bancshares of the South, Inc. Birmingham, Alabama To acquire Peoples Holding Company, Fort Walton Beach, Florida (Peoples), and its wholly-owned subsidiary, Liberty Interim, FSB, Fort Walton Beach, Florida (Company), pursuant to Section 4(c)(8) of the Bank Holding Company Act. Upon consummation of the proposal, Peoples will be merged into Central Bancshares' acquisition subsidiary, PHC Acquisition, Birmingham, Alabama, and Company will be merged into Central Bancshares' thrift subsidiary, Central Bank of the South, FSB, Fort Walton Beach, Florida.	Not yet available
The Peoples Holding Company Fort Walton Beach, Florida To acquire Liberty Interim, FSB, Fort Walton Beach, Florida (Company), an interim federal thrift, pursuant to Section 4(c)(8) of the Bank Holding Company Act. Company will be formed for the purpose of merging with Peoples' bank subsidiary, Liberty Bank of Fort Walton Beach, Fort Walton Beach, Florida (Liberty Bank), thereby converting Liberty Bank to a thrift institution.	Not yet available
Magnolia State Corporation Bay Springs, Mississippi To establish Jones County Finance Co., Laurel, Mississippi, and engage de novo in making, acquiring or servicing loans or other extensions of credit, pursuant to Section 225.25(b)(1) of Regulation Y.	Not yet available

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 30, 1993

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

Application

SouthTrust Bank of West Florida
St. Petersburg, Florida
Request for increase in bank premises.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 30, 1993

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

<u>Examination Bank</u>	<u>Rating</u>	<u>Date</u>
Brand Banking Company Post Office Box 1110 Lawrenceville, Georgia 30246 (404)963-9225	Satisfactory	04-19-93
The Home Bank Post Office Box 580 Guntersville, Alabama 35976 (205)582-3252	Satisfactory	04-26-93

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>
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 - **
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 - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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 - 8-16-93 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-2	Firstbank of Illinois Co. Springfield, Illinois Colonial Bancshares, Inc. Des Peres, Missouri Colonial Bank Des Peres, Missouri Village Bank Des Peres, Missouri	FR - ** N - 7-12-93
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 - 8-2-93
Y-2	Bank of Montreal Montreal, Canada City Bankshares, Inc. Oklahoma City, Oklahoma City Bank & Trust Company Oklahoma City, Oklahoma	FR - 8-19-93 NP - **
Y-1	Hallmark Capital Corp. West Allis, Wisconsin West Allis Savings Bank West Allis, Wisconsin*	FR - ** N - 8-24-93

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	Bankmont Financial Corp. New York, New York City Bankshares, Inc. Oklahoma City, Oklahoma City Bank & Trust Company Oklahoma City, Oklahoma	FR - 8-19-93 NP - **
Y-2	Harris Bankcorp, Inc. Chicago, Illinois City Bankshares, Inc. Oklahoma City, Oklahoma City Bank & Trust Company Oklahoma City, Oklahoma	FR - 8-19-93 NP - **
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	Quick Bancorp, Inc. McClelland, Iowa Peoples National Bank Council Bluffs, Iowa*	FR - 8-19-93 NP - 8-11-93
Y-1	Dearborn Bancorp, Inc. Dearborn, Michigan Community Bank of Dearborn (in organization) Dearborn, Michigan*	FR - 8-23-93 N - 8-16-93
Y-2	Farmers Savings Bank Employee Stock Ownership Plan West Union, Iowa Westmont Corporation West Union, Iowa Farmers Savings Bank West Union, Iowa*	FR - 8-23-93 N - 8-2-93
Y-2	Orion Bancorporation, Inc. Orion, Illinois Henry County Bancorp, Inc. Cambridge, Illinois Peoples Bank of Cambridge Cambridge, Illinois*	FR - ** N - 8-13-93

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	F & M Bancorporation, Inc. Kaukauna, Wisconsin First National Financial Corporation Oconto, Wisconsin First National Bank of Wisconsin Oconto, Wisconsin*	FR - ** N - **
Y-2	F & M Merger Corporation Kaukauna, Wisconsin First National Financial Corporation Oconto, Wisconsin First National Bank of Wisconsin Oconto, Wisconsin*	FR - ** N - **
Y-1	American Chartered Bancorp II, Inc. Lake Zurich, Illinois American Chartered Bank of Lake Zurich Lake Zurich, Illinois*	FR - ** N - 8-24-93
Y-1/BHC-OT	Heritage Bancshares, Group, Inc. Minneapolis, Minnesota Geiger Corporation Minneapolis, Minnesota Heritage Bank, National Association Holstein, Iowa Heritage Bancshares, Inc. Minneapolis, Minnesota Heritage Bank, National Association Willmar, Minnesota*	FR - 6-28-93 N - 6-28-93
Y-2	Lone Tree Service Company Lone Tree, Iowa Packwood Financial, Inc. Packwood, Iowa Farmers Savings Bank Packwood, Iowa*	FR - ** N - 8-1-93

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	ABN AMRO North America, Inc. Chicago, Illinois ABN AMRO Securities, Inc. New York, New York	FR - 8-20-93
Y-4	ABN AMRO Bank N.V. Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - 8-20-93
Y-4	ABN AMRO Holding N.V. Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - 8-20-93
Y-4	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - 8-20-93
4(c)(8)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands ABN AMRO Securities, Inc. New York, New York	FR - 8-20-93
4(c)(8)	State Financial Services Corporation Making & Servicing Loans directly to its ESOP	FR - 8-3-93
4(c)(8)	Irwin Financial Corporation Columbus, Indiana Irwin Union Securities, Inc. Columbus, Indiana--Buying and selling securities as a riskless principal	FR - **
4(c)(8)	Community Banc-Corp of Sheboygan, Inc. Sheboygan, Wisconsin G & H Insurance Agency Sheboygan, Wisconsin - selling insurance and other financial services	FR - 8-12-93

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>
Y-4	Van Buren Bancorporation Employee Stock Ownership Plan Keosauqua, Iowa Making and Servicing Loans	FR - **
4(c)(8)	Bluestem Financial Corp. Fairbury, Illinois Bluestem Financial Services, Inc. Fairbury, Illinois - investment and financial advisory and consumer financial counseling	FR - 8-16-93
Y-4	Hallmark Capital Corp. West Allis, Wisconsin Engage in making, acquiring or servicing of loans and other extensions of credit	FR - **
Y-4	NBD Bancorp, Inc. Detroit, Michigan Magic Line, Inc. Dearborn, Michigan	FR - **
4(c)(8)	Edgemark Financial Corporation Chicago, Illinois Edgemark Financial Services, Inc. Countryside, Illinois	FR - **
4(c)(8)	Erie Bancorp, Inc. Erie, Illinois Making and servicing loans	FR - **
Y-4	Lone Tree Service Company Lone Tree, Iowa Packwood Insurance Agency Packwood, Iowa	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

REVISED JUNE 23, 1993

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
-The State Bank of Geneva 22 South Fourth Street Geneva, Illinois 60134 (708) 232-3200	4/05/93	NI

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 30, 1993. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

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

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

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

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

BANK NAME/LOCATION

EXAMINATION DATE

RATINGS

-NONE

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING JULY 30, 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 CNB Bancshares, Inc., Evansville, Indiana to acquire Valley Bank, Terre Haute, Indiana	Newspaper: 8-23-93
*Section 3(a)(1) application by Griggsville Bancshares, Inc., Griggsville, Illinois to acquire Farmers National Bank of Griggsville, Griggsville, Illinois	Newspaper: 8-20-93
*Section 3(a)(1) application by Edmonson Bancshares, Inc., Brownsville, Kentucky to acquire Bank of Edmonson County, Brownsville, Kentucky	Newspaper: 8-23-93
*Section 3(a)(3) application by Magna Group, Inc., St. Louis, Missouri to acquire City Bancorp, Inc., Murphysboro, Illinois	Newspaper: 8-22-93
*Section 4(c)(8) application by Liberty National Bancorp, Inc., Louisville, Kentucky to acquire First Federal Savings Bank, Hopkinsville, Kentucky ("Thrift") and thereby also engage, indirectly, in the sale, as agent, of credit life and health insurance in connection with loans made by Thrift.	Newspaper: 8-22-93

SECTION II (Continued)

Change in control notification involving Bank of Dardanelle Bankshares, Inc., Dardanelle, Arkansas by William R. Bullock, Sr.	Not yet available
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SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) notification by First State Bancorp, Inc., Caruthersville, Missouri to engage <u>de novo</u> , indirectly, through First State Bancorp Community Development Corporation, Caruthersville, Missouri, in community development activities	Not yet known

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 30, 1993

Name of Bank	Bank Address	Examination Date	Examination Rating
Lindell Bank & Trust Company	P. O. Box 211 St. Louis, Missouri 63166	5-17-93	Satisfactory

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>
Watford City Bancshares, Inc. Watford City, ND To acquire 100% of the voting shares of Fessenden Bancshares, Inc., Fessenden, ND*	Not yet available
First Sleepy Eye Bancorporation, Inc. Sioux Falls, SD To acquire 100% of the voting shares of First Security Bank of Benson, Benson, MN*	Not yet available
BANKFIRST Corporation, Inc. Brookings, SD To acquire 100% of the voting shares of BANKFIRST, Minneapolis, MN*	8-25-92 (Newspaper)

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Minneapolis, MN Norwest Financial Services, Inc. Des Moines, IA Norwest Financial, Inc. Des Moines, IA To engage in the insurance premium finance business through the acquisition of certain assets and assumption of certain liabilities of Premium Service Corporation of Columbia, Columbia, SC	Not yet available

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

Security Bank Minnesota
Albert Lea, MN
To increase its investment in
bank premises by \$40M.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending July 30, 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
None.		

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
BancFirst, Oklahoma City, Oklahoma, for prior approval to relocate a detached facility from its present location at 124 West Eighth, Stillwater, Oklahoma, to a new location at 505 East Hall of Fame Avenue, Stillwater, Oklahoma.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Harold Copperman, Omaha, Nebraska, for prior approval to increase his ownership in First Continental Financial, Inc., Omaha, Nebraska, from 11.8 percent to 13.1 percent.	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
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:

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.

Federal Reserve Bank of Kansas City

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>
Farmers State Bank P.O. Box 129 Stanberry, Missouri 64489-0129	04-19-93	07-26-93	Satisfactory
Rio Blanco State Bank 222 West Main Rangely, Colorado 81648-2728	04-26-93	07-27-93	Satisfactory
Jefferson Bank & Trust P.O. Box 150008 Lakewood, Colorado 80215-0008	04-19-93	07-29-93	Satisfactory

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JULY 26, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

- *Section 18(c) application by Sulphur Springs State Bank, Sulphur Springs, TX, to acquire and merge certain assets and liabilities of Wolfe City National Bank, Wolfe City, TX (emergency acquisition) None required due to emergency
- *Section 9 application by Sulphur Springs State Bank, Sulphur Springs, TX, to establish a branch office facility at 101 E. Main, Wolfe City, TX (emergency acquisition) None required due to emergency

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

APPLICATION

** NOTICE EXP

- Change in Control Notice by John W. Jay, Abilene, TX, to acquire an interest in Roscoe Financial Corporation, Roscoe, TX N/A
- *Section 3(a)(1) application by First Eldorado Bancshares, Inc., Eldorado, TX, to acquire First Eldorado Delaware Bancshares, Inc., Dover, DE, and First National Bank of Eldorado, Eldorado, TX N/A
- *Section 3(a)(1) application by First Eldorado Delaware Bancshares, Inc., Dover, DE, to acquire The First National Bank of Eldorado, Eldorado, 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

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 26, 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 7/30/93

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Home Valley Bank, Cave Junction, Oregon, to establish a branch at 598 NE "F" Street, Grants Pass, Oregon. *	<u>Newspaper:</u> 8/21/93
American Pacific State Bank, Sherman Oaks, California, to establish a branch office at 1600 Sherman Way, Van Nuys, California. *	<u>Newspaper:</u> 8/25/93
Centennial Bancorp, Eugene, Oregon, to engage in commercial real estate mortgage banking through the acquisition of Harding Fletcher Co., Lake Oswego, 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> 8/05/93 <u>Fed. Reg.:</u> 8/12/93
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> 8/16/93
Whitman Bancorporation, Inc., Colfax, Washington, to become a bank holding company by acquiring Bank of Whitman, Colfax, Washington. *	<u>Newspaper:</u> 8/28/93 <u>Fed. Reg.:</u> Not available

*Subject to CRA

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 7/30/93

Section III - Applications Subject to Federal Register Notice Only (cont'd.)

<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> 8/23/93
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> 8/23/93
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> 8/23/93

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

None

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

Week ending 7/30/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending July 30, 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>
Bank of Ephraim	P.O. Box 705 Ephraim, Utah (801) 283-4621	6/07/93	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.