

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 32
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending August 7, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Commerzbank Aktiengesellschaft, Frankfurt am Main,
Federal Republic of Germany -- to engage de novo in
futures commission merchant activities and other
nonbanking activities.
Permitted, August 2, 1993.

Dickinson Bancorporation, Inc., Dickinson, North
Dakota -- to acquire the First National Bank of
Bowman, Bowman, North Dakota.
Approved, August 2, 1993.

First Hawaiian, Inc., Honolulu, Hawaii -- to acquire
Pioneer Fed BanCorp, Inc., and Pioneer Federal
Savings Bank.
Approved, August 2, 1993.

NationsBank Corporation, Charlotte, North Carolina --
to merge with MNC Financial, Inc., Baltimore,
Maryland, and acquire American Security Bank,
National Association, Washington, D.C., and
Maryland National Bank, Baltimore, Maryland.
Approved, August 2, 1993.

PNC Bank Corp., Pittsburgh, Pennsylvania --
application to acquire The Massachusetts Company,
Boston, Massachusetts.
Approved, August 4, 1993.

ENFORCEMENT

Commerce Exchange Bank, Beachwood, Ohio -- written
agreement dated July 28, 1993, with the Federal
Reserve Bank of Cleveland, and the Superintendent
of the Ohio Division of Banks.
Announced, August 2, 1993.

FirstMil Bank, Milwaukee, Wisconsin -- issuance of
order of prohibition against Paul D. Cochran, a
former officer of FirstMil Bank, a state member
bank now known as the Liberty Bank.
Announced, August 3, 1993.

Piedmont Trust Bank, Martinsville, Virginia -- cease
and desist order.
Announced, August 6, 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

Minneapolis	Commercial Trust and Savings Bank, Mitchell, South Dakota -- to establish a branch in Huron, South Dakota. Approved, August 3, 1993.
San Francisco	Home Valley Bank, Cave Junction, Oregon -- to establish a branch at 598 NE "F" Street, Grants Pass, Oregon. Approved, August 2, 1993.
Dallas	Landmark Bank - Mid Cities, Euless, Texas -- to establish a branch at 4607 Colleyville Blvd., Colleyville, Texas. Approved, August 2, 1993.
Richmond	Peninsula Trust Bank, Incorporated, Gloucester, Virginia -- to establish a branch on the east side of State Route 155, one-half mile north of its intersection with State Route 5, Charles City County, Virginia. Approved, August 6, 1993.
San Francisco	West One Bank, Idaho, Boise, Idaho -- to establish a branch at 5313 Chinden Boulevard, Garden City, Idaho. Approved, August 2, 1993.

BANK HOLDING COMPANIES

St. Louis	BANCorp, Inc., LaGrange, Kentucky -- to acquire THE BANK - Oldham County, Inc. Approved, August 2, 1993.
Kansas City	Castle Rock Bank Holding Company, Castle Rock, Colorado -- to acquire Castle Rock Bank. Approved, August 6, 1993.
Kansas City	Citizens Holding Corporation and Bank ESOP, Keenesburg, Colorado -- to acquire additional shares of Citizens Holding Corporation. Approved, August 6, 1993.

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

BANK HOLDING COMPANIES

Richmond	City Holding Company, Charleston, West Virginia -- to acquire First National Bank, Beckley, West Virginia. Approved, August 2, 1993.
Dallas	Community Bankers, Inc., Granbury, Texas -- to engage indirectly in data processing and data transmission services through Community Data Services, Inc., Cleburne, Texas. Permitted, August 2, 1993.
Dallas	Elkhart Bancorporation, Inc., Elkhart, Texas -- to acquire The Elkhart State Bank. Approved, August 5, 1993.
Chicago	Erie Bancorp, Inc., Erie, Illinois -- to engage de novo in making and servicing loans. Returned, August 6, 1993.
Minneapolis	Farmers State Corporation, Mountain Lake, Minnesota - - to acquire United Prairie Insurance Agency, Slayton, Minnesota, and engage in general insurance agency activities. Approved, August 4, 1993.
Chicago	First Colonial Bancshares Corporation, Chicago, Illinois -- to acquire First Colonial Investment Services, Rosemont, Illinois, and engage in full service securities brokerage activities. Returned, August 5, 1993.
Dallas	First Partnership, Ltd., Lockney, Texas -- to acquire First Lockney Bancshares, Inc.; First National Bank in Lockney; and Lockney Holding Company, Wilmington, Delaware. Returned, August 5, 1993.
Chicago	First Trust Holdings, Inc., Watseka, Illinois -- to acquire First Trust and Savings Bank of Watseka, Illinois. Returned, August 4, 1993.

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

BANK HOLDING COMPANIES

Boston	Fleet Financial Group, Inc., Providence, Rhode Island -- to transfer Fleet Factors Corporation, New York, New York, from Fleet Bank of New York to the holding company. Approved, August 6, 1993.
Kansas City	FNB Financial Services, Inc., Employee Stock Ownership Plan, Durant, Oklahoma -- to acquire shares of FNB Financial Services, Inc. Approved, August 5, 1993.
Chicago	Fortress Bancshares, Inc., Hartland, Wisconsin -- to acquire Klossner Bancorporation, Inc., Houston, Minnesota, and Houston Security Bank. Returned, August 2, 1993.
Richmond	George Mason Bankshares, Inc., Fairfax, Virginia -- to engage de novo in issuing letters of credit for customers of The George Mason Bank. Approved, August 6, 1993.
Kansas City	Holcomb Bancshares, Inc., Holcomb, Kansas -- to acquire First National Bank of Holcomb. Approved, August 6, 1993.
Dallas	J - D Financial, Inc., Lockney, Texas -- to acquire First Partnership, Ltd.; First Lockney Bancshares, Inc.; First National Bank in Lockney; and Lockney Holding Company, Wilmington, Delaware. Returned, August 5, 1993.
Director, BS&R	Laredo National Bancshares, Inc., Laredo, Texas -- modification of commitment concerning identification of certain shareholders given in connection with application to acquire Southshares, Inc. Granted, August 5, 1993.
Minneapolis	Missoula Bancshares, Inc., Missoula, Montana -- to acquire First Security Bank of Missoula. Approved, August 4, 1993.

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

BANK HOLDING COMPANIES

Kansas City	Pueblo Bancorporation, Inc., Pueblo, Colorado -- proposal that Pueblo Bank and Trust Company acquire and merge with Thatcher Bank, F.S.B., Salida, Colorado. Approved, August 2, 1993.
Minneapolis	Streeter Insurance Agency, Inc., Streeter, North Dakota -- to acquire the book business of Helmuth Spitzer Insurance. Returned, August 5, 1993.
New York	Summit Bancorporation, Chatham, New Jersey -- to acquire through its subsidiary, Summit Bank, certain assets and assume the deposit liabilities of Marine View Federal Savings Bank, North Middletown, New Jersey. Approved, August 6, 1993.
Atlanta	Synovus Financial Corp., Columbus, Georgia, TB&C Bancshares, Inc., Columbus, and First Commercial Bancshares, Inc., Jasper, Alabama -- to acquire certain assets and assume certain liabilities of the Vestavia Hills and Roebuck offices of Birmingham Federal Savings Bank, Birmingham, Alabama. Approved, August 6, 1993.

BANK PREMISES

Richmond	Farmers and Miners Bank, Pennington Gap, Virginia -- investment in bank premises. Approved, August 3, 1993.
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CHANGE IN BANK CONTROL

Atlanta	Commerce Corporation, St. Francisville, Louisiana -- change in bank control. Permitted, August 6, 1993.
Dallas	Community Bankers, Inc., Granbury, Texas -- change in bank control. Permitted, August 4, 1993.

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

CHANGE IN BANK CONTROL

San Francisco Cowlitz Bancorporation, Longview, Washington --
change in bank control.
Withdrawn, August 4, 1993.

Minneapolis First National Corporation of Aitkin, Aitkin,
Minnesota -- change in bank control.
Permitted, August 6, 1993.

COMPETITIVE FACTORS REPORTS

St. Louis Bank of Milan, Milan, Tennessee, proposed purchase of
certain assets and assumption of certain
liabilities of the Milan branch of The Farmers and
Merchants Bank, Dyer, Tennessee -- report on
competitive factors.
Submitted, August 6, 1993.

Philadelphia Commerce Bank, N.A., Cherry Hill, New Jersey,
proposed merger with The Coastal Bank, Ocean City,
New Jersey -- report on competitive factors.
Submitted, August 4, 1993.

St. Louis First Bank, N.A., Bentonville, Arkansas, proposed
purchase of assets and assumption of liabilities of
the Bella Vista and Rogers, Arkansas, branches of
Worthen National Bank of Arkansas, Little Rock,
Arkansas -- report on competitive factors.
Submitted, August 3, 1993.

Dallas First National Bank of Grapevine, Grapevine, Texas,
proposed merger with New Grapevine Bank -- report
on competitive factors.
Submitted, August 5, 1993.

Chicago Illini Bank, Springfield, Illinois, proposed merger
with Illini Bank East, Coffeen, Illinois; Illini
Bank of Menard County, Petersburg, Illinois; and
Illinois Bank North, Danvers, Illinois -- report on
competitive factors.
Submitted, August 2, 1993.

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

COMPETITIVE FACTORS REPORTS

Chicago	Lake City Bank, Warsaw, Indiana, proposed purchase of assets and assumption of liabilities of Prime Bank, Cromwell, Indiana -- report on competitive factors. Submitted, August 2, 1993.
New York	Long Island Savings Bank of Centereach FSB, Centereach, New York, proposed merger with The Long Island Savings Bank, FSB, Syosset, New York -- report on competitive factors. Submitted, August 4, 1993.
San Francisco	Metropolitan Federal Savings and Loan Association of Seattle, Seattle, Washington, proposed purchase of assets and assumption of liabilities of the Tacoma, Washington, branch of Home Savings of America, FSB, Irwindale, Arizona -- report on competitive factors. Submitted, August 4, 1993.
Philadelphia	New Jersey National Bank, Ewing Township, New Jersey, proposed purchase of certain assets and assumption of the liabilities of the Whiting, New Jersey, branch of Cenlar Federal Savings Bank, Princeton, New Jersey -- report on competitive factors. Submitted, August 4, 1993.
Kansas City	Norwest Bank Bear Valley, N.A., Denver, Colorado, proposed acquisition of assets and assumption of liabilities of the Southwest Branch of Norwest Bank Denver, N.A., -- report on competitive factors. Submitted, August 6, 1993.
Kansas City	Norwest Bank Boulder, N.A., Boulder, Colorado, proposed acquisition of assets and assumption of liabilities of the Boulder branch of Norwest Bank Denver, N.A., Denver, Colorado -- report on competitive factors. Submitted, August 5, 1993.

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

COMPETITIVE FACTORS REPORTS

Kansas City	Norwest Bank Buckingham Square, N.A., Aurora, Colorado, proposed acquisition of assets and assumption of liabilities of the Aurora branch of Norwest Bank Denver, N.A., Denver, Colorado -- report on competitive factors. Submitted, August 5, 1993.
Kansas City	Norwest Bank Colorado Springs, N.A., Colorado Springs, Colorado, proposed acquisition of assets and assumption of liabilities of the Colorado Springs - Downtown Branch of Norwest Bank Denver, N.A., Denver, Colorado -- report on competitive factors. Submitted, August 6, 1993.
Kansas City	Norwest Bank Fort Collins, N.A., Fort Collins, Colorado, proposed acquisition of assets and assumption of liabilities of the Fort Collins branch of Norwest Bank Denver, N.A., Denver, Colorado -- report on competitive factors. Submitted, August 6, 1993.
Kansas City	Norwest Bank Longmont, N.A., Longmont, Colorado, proposed acquisition of assets and assumption of liabilities of the Longmont branch of Norwest Bank Denver, N.A., Denver, Colorado -- report on competitive factors. Submitted, August 6, 1993.
Kansas City	Norwest Bank Monaco, N.A., Denver, Colorado, proposed acquisition of assets and assumption of liabilities of the Monaco branch of Norwest Bank Denver, N.A., Denver, Colorado -- report on competitive factors. Submitted, August 6, 1993.
Kansas City	Norwest Bank Northglenn, N.A., Northglenn, Colorado, proposed acquisition of assets and assumption of liabilities of the Northglenn branch of Norwest Bank Denver, N.A., Denver, Colorado -- report on competitive factors. Submitted, August 5, 1993.

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

COMPETITIVE FACTORS REPORTS

Kansas City	Norwest Bank Southglenn, N.A., Littleton, Colorado, proposed acquisition of assets and assumption of liabilities of the Southglenn branch of Norwest Bank Denver, N.A., Denver, Colorado -- report on competitive factors. Submitted, August 6, 1993.
Minneapolis	Norwest Interim Bank - St. Cloud, N.A., St. Cloud, Minnesota, proposed merger with St. Cloud National Bank & Trust Co. -- report on competitive factors. Submitted, August 6, 1993.
Kansas City	Peoples National Bank, Kingfisher, Oklahoma, proposed merger with The Citizens National Bank & Trust Company of El Reno, El Reno, Oklahoma -- report on competitive factors. Submitted, August 6, 1993.
Philadelphia	Snyder County Trust Company, Selinsgrove, Pennsylvania, proposed merger with The Watsonstown National Bank, Watsonstown, Pennsylvania -- report on competitive factors. Submitted, August 5, 1993.
Dallas	Sulphur Springs State Bank, Sulphur Springs, Texas, propose merger with New Sulphur Springs State Bank -- report on competitive factors. Submitted, August 5, 1993.
St. Louis	Worthen National Bank of Northwest Arkansas, Fayetteville, Arkansas, proposed merger with First Bank, N.A., Betonville, Arkansas -- report on competitive factors. Submitted, August 3, 1993.

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

EXTENSIONS OF TIME

Atlanta	AmSouth Bancorporation, Birmingham, Alabama -- extension to December 2, 1993, to merge with Mickler Corporation, Clearwater, Florida, and acquire The First National Bank of Clearwater. Granted, August 6, 1993.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, August 3, 1993.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, August 6, 1993.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, August 6, 1993.
San Francisco	Centennial Bancorp, Eugene, Oregon -- extension to September 3, 1993, to engage in commercial real estate mortgage banking through Harding Fletcher Co., Lake Oswego, Oregon. Granted, August 4, 1993.
Dallas	Independent Bankshares, Inc., Abilene, Texas -- extension to July 16, 1993, to acquire The Winters State Bank, Winters, Texas. Granted, August 2, 1993.
Dallas	Independent Financial Corp., Dover, Delaware -- extension to July 16, 1993, to acquire The Winters State Bank, Winters, Texas. Granted, August 2, 1993.
Chicago	Success Bancshares, Inc. (formerly Lincolnshire Bancshares, Inc.), Lincolnshire, Illinois -- extension to September 17, 1993, to purchase loan participations from its subsidiary, Success National Bank. Granted, August 4, 1993.
Atlanta	SunTrust Banks, Inc., Atlanta, Georgia -- extension to November 7, 1993, to acquire additional shares to Peoples Bank of Lakeland, Lakeland, Florida. Granted, August 4, 1993.

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

EXTENSIONS OF TIME

New York UJB Financial Corp., Princeton, New Jersey, extension to November 4, 1993, to engage de novo in securities brokerage activities and investment and financial advisory activities through Richard Blackman & Co., Inc., Paramus, New Jersey. Granted, August 3, 1993.

MEMBERSHIP

San Francisco Westamerica Bank, San Rafael, California -- to become a member of the Federal Reserve System. Approved, August 5, 1993.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Atlanta -- to implement a Canadian check clearing service for all District offices through the Helena Branch of the Minneapolis Reserve Bank. Approved, August 2, 1993.

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

BANK HOLDING COMPANIES

Cleveland CoBancorp, Elyria, Ohio -- to acquire certain assets
and assume certain liabilities of The Crestline
Savings and Loan Association, Crestline, Ohio.
Approved, July 30, 1993.

BANK MERGERS

Philadelphia United Bank of Philadelphia, Philadelphia,
Pennsylvania -- to purchase certain assets and
assume certain liabilities of Chase Federal Savings
and Loan Association and to establish branches.
Approved, July 30, 1993.

BANKS, FOREIGN

New York Z-Landerbank Bank Austria AG, Vienna, Austria --
agreement concerning extensions of credit to
securities brokers and dealers.
Submitted, July 22, 1993.

COMPETITIVE FACTORS REPORTS

Atlanta J.P. Morgan Florida Federal Savings Bank, Palm Beach,
Florida, proposed merger with Morgan Trust Company
of Florida, N.A. -- report on competitive factors.
Submitted, July 29, 1993.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

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
NONE

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

NONE

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

Application
NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

<u>Institution</u>	<u>Examination Date</u>	<u>Rating*</u>
Fleet Bank-NH One Indian Head Plaza Nashua, New Hampshire 03060 Telephone: 603-594-5000	1-27-93	"O"

*Subject to CRA

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Chemical Banking Corporation, New York, New York, to acquire through its wholly-owned subsidiary, Chemical Trust Company of California, the stock transfer business of Bishop Trust Company, Honolulu, Hawaii

8/10/93

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.

8/17/932/

Queens County Bancorp, Inc., Flushing, New York, to become a saving bank holding company by acquiring 100 percent of the voting shares of Queens County Saving Bank, Flushing, New York, a New York state-chartered mutual Saving Bank converting to stock form.

8/29/933/

Queens County Savings Bank Employee Stock Ownership Trust and Queens County Savings Bank Incentive Saving Trust, both of Flushing, New York, to acquire up to 15 percent and 6 percent, respectively, of the voting shares of Queens County Bancorp, Inc., Flushing, New York.

8/29/933/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

J.P. Morgan & Co. Inc., New York, New York, to engage indirectly through its subsidiary, J.P. Morgan Futures, Inc., New York, New York, in the provision of execution, clearing, and advisory services with respect to nonfinancial energy futures contracts and options on such contracts.

N/A

SECTION IV

Applications Not Involving
Public Comment

None.

SECTION V

Availability of CRA Public Evaluations

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

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

Week Ending August 7, 1993

NAME OF BANK

RATING

EXAMINATION DATE

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

Ambassador Bank of the Commonwealth, Allentown, Pennsylvania, requests approval to purchase certain assets and assume certain liabilities of Lehigh Valley Bank, Bethlehem, Pennsylvania, pursuant to Section 18(c) of the FDI Act and to subsequently establish a branch office, pursuant to Section 9 of the FR Act.

Newspaper Comment Period Expires: 8/30/93

**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: 8/30/93
Newspaper Comment Period Expires: 8/27/93

National Penn Bancshares, Inc., Boyertown, PA, to acquire Chestnut Hill National Bank, Philadelphia, Pennsylvania, pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.

Fed. Reg. Comment Period Expires: 9/02/93
Newspaper Comment Period Expires: 8/30/93

**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 August 6, 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 August 6, 1993**

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

Received Section 18(c) application on * August 19, 1993
July 21, 1993, from Wesbanco Bank Wheeling,
Wheeling, West Virginia, to merge with Wesbanc
Bank Sistersville Sistersville, West Virginia,
and Wesbanco Bank New Martinsville, New
Martinsville, West Virginia.

***** NOTE CORRECTION - WESBANCO BANK, NEW MARTINSVILLE,
WAS INCORRECTLY LISTED AS WESBANCO BANK BARNESVILLE
IN THE BULLETIN FOR THE WEEK ENDING JULY 31, 1993 *****

Received OAKAR application from PNC Bank * August 30, 1993
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.

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

Received Section 3 application from Banc One * August 20, 1993
Corporation, Columbus, Ohio, and Banc One
Illinois Corporation, Springfield, Illinois, on
July 21, 1993, to acquire Mid States Banchsares,
Inc., Moline, Illinois.

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

Received Section 4(c)(8) application from F Not yet known
Mellon Bank Corporation, Pittsburgh,
Pennsylvania, on August 4, 1993, to acquire
AFCO Credit Corporation, New York, New York.

-
- * - 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** (Continued)

Received Section 4(c)(8) application from * August 30, 1993
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 * August 31, 1993
Cardinal Bancshares, Inc., Lexington, Kentucky,
on July 30, 1993, to acquire Mutual Federal
Savings Bank, Somerset, Kentucky.

Received Section 4(c)(8) application from PNC * August 30, 1993
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

-
- * - 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
(August 6, 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 August 6, 1993. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

There are four descriptive ratings for CRA:

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

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

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

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

NONE

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
The Poca Valley Bankshares, Inc., Walton, West Virginia, to become a bank holding company through the acquisition of The Poca Valley Bank, Walton, West Virginia.*	9-6-93
Anchor Financial Corporation, Myrtle Beach, South Carolina, to acquire 100% of the voting shares of Topsail State Bank, Hampstead, North Carolina.*	9-7-93

Section III - Applications Subject to Federal Register Notice

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

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

None.

*Application is subject to CRA requirements.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending August 6, 1993

Definition of Ratings

Outstanding record of meeting community credit needs.

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

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

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

Substantial noncompliance in meeting community credit needs.

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

	<u>Examination Date</u>	<u>Rating</u>
The Heritage Bank 1313 Dolley Madison Boulevard McLean, Virginia 22101-7207	5-10-93	Satisfactory
Rockingham Heritage Bank 110 University Boulevard Harrisonburg, Virginia 22801	6-1-93	Satisfactory

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 6, 1993

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Prime Bank Boynton Beach, Florida To establish a branch located at 6651 Lake Worth Road, Lake Worth, Florida, to be known as West Lake Worth Branch.	08-31-93*
SouthTrust Bank of West Florida St. Petersburg, Florida To merge with AmeriBank, Clearwater, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	08-27-93*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Swainsboro Bankshares, Inc. Swainsboro, Georgia After-the-fact change in control notice by Mr. Joseph S. Cowart and Mrs. Peggy Thomas Cowart, to retain 10.85 percent of the outstanding shares of common stock of Swainsboro Bankshares, Inc., Swainsboro, Georgia.	Not yet available*
Swainsboro Bankshares, Inc. Swainsboro, Georgia After-the-fact change in control notice by Mr. Lawrence Floyd Sherrod and Mrs. Martha B. Sherrod, to retain 10.85 percent of the outstanding shares of common stock of Swainsboro Bankshares, Inc., Swainsboro, Georgia.	Not yet available*
First City Bancorp, Inc. Murfreesboro, Tennessee To acquire Citizens Bank, Smithville, Tennessee, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	08-06-93* Federal Register

*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 6, 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 First Federal Savings Bank of Northwest Florida, Fort Walton Beach, Florida (Company), a federal stock savings bank, pursuant to Section 4(c)(8) of the Bank Holding Company Act. Upon its acquisition, Company will be merged with Central Bank of the South, FSB, Birmingham, Alabama, an interim federal thrift to be formed by Central. The resulting institution will operate with the charter of Company and the name Central Bank of the South, FSB.	08-27-93
Central Bancshares of the South, Inc. Birmingham, Alabama To acquire Central Bank of the South, FSB, Birmingham, Alabama (Central FSB), pursuant to Section 4(c)(8) of the Bank Holding Company Act. Central FSB will be an interim thrift formed to facilitate Central Bancshares of the South's acquisition of First Federal Savings Bank of Northwest Florida, Fort Walton Beach, Florida (Company). Central FSB will ultimately merge with Company.	08-27-93
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.	08-24-93

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 6, 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.

First Capital Bancorp, Inc.
Norcross, Georgia
Request for waiver of the application requirement of Section
3(a)(3) of the Bank Holding Company Act for the proposal to acquire
Paces Bank & Trust, Atlanta, Georgia.

First State Corporation
Albany, Georgia
To redeem up to 33,333 shares of outstanding common stock.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending August 6, 1993

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

Examination

<u>Bank</u>	<u>Rating</u>	<u>Date</u>
United American Bank of Central Florida 105 West Colonial Drive Orlando, Florida 32801	Needs to Improve	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 - 8-15-93
Reg K	First Evergreen Corporation Evergreen Park, Illinois Polarzvaigzne Banka Riga, Latvia*	N - **
Branch	Old Kent Bank - Southwest Kalamazoo, Michigan 1400 N. Drake Road Kalamazoo, Michigan*	N - 8-21-93
Branch	Comerica Bank Detroit, Michigan 15101 Ford Road Dearborn, Michigan*	N - **
Oakar	ABN AMRO North America, Inc. Chicago, Illinois LaSalle Talman Bank, F.S.B. Chicago, Illinois	N - 9-10-93
Oakar	ABN AMRO Bank N.V. Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois	N - 9-10-93
Oakar	ABN AMRO Holding N.V. Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois	N - 9-10-93
Oakar	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois	N - 9-10-93

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>
Oakar	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands LaSalle Talman Bank, F.S.B. Chicago, Illinois	N - 9-10-93
Oakar	LaSalle National Corporation Chicago, Illinois LaSalle Talman Bank, F.S.B. Chicago, Illinois	N - 9-10-93
Branch	The Northern Trust Company Chicago, Illinois Talcott School, 1840 W. Ohio Chicago, Illinois*	N - 8-20-93

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-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
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 - 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 - 8-19-93 NP - **
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 N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Harris Bankcorp, Inc. Chicago, Illinois City Bankshares, Inc. Oklahoma City, Oklahoma City Bank & Trust Company Oklahoma City, Oklahoma*	FR - 8-19-93 N - 8-25-93
Y-1	Hallmark Capital Corp. West Allis, Wisconsin West Allis Savings Bank West Allis, Wisconsin*	FR - 8-27-93 N - 8-24-93
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 - 8-27-93 N - 8-13-93
Y-2	F & M Bancorporation, Inc. Kaukauna, Wisconsin First National Financial Corporation Oconto, Wisconsin First National Bank of Wisconsin Oconto, Wisconsin*	FR - 8-30-93 N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	F & M Merger Corporation Kaukauna, Wisconsin First National Financial Corporation Oconto, Wisconsin First National Bank of Wisconsin Oconto, Wisconsin*	FR - 8-30-93 N - **
Y-1	American Chartered Bancorp II, Inc. Lake Zurich, Illinois American Chartered Bank of Lake Zurich Lake Zurich, Illinois*	FR - 8-30-93 N - 8-24-93
Y-2	Lone Tree Service Company Lone Tree, Iowa Packwood Financial, Inc. Packwood, Iowa Farmers Savings Bank Packwood, Iowa*	FR - ** N - 8-1-93
Y-2	Mahaska Investment Company Oskaloosa, Iowa Taintor Savings Bank New Sharon, Iowa*	FR - ** N - **
Y-2	Minooka Bancorp, Inc. Minooka, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Founders Bank of Arizona Scottsdale, Arizona*	FR - ** N - **
Y-2	Peotone Bancorp, Inc. Peotone, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Founders Bank of Arizona Scottsdale, Arizona*	FR - ** N - **
Y-2	Rock River Bancorporation, Inc. Oregon, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Founders Bank of Arizona Scottsdale, Arizona*	FR - ** N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Southwest Bancorp, Inc. Worth, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Founders Bank of Arizona Scottsdale, Arizona*	FR - ** N - **
Y-2	Terrapin Bancorp, Inc. Elizabeth, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Founders Bank of Arizona Scottsdale, Arizona*	FR - ** N - **
Y-2	Westbanco, Inc. Westville, Illinois Founders Bancorp, Inc. Scottsdale, Arizona Founders Bank of Arizona Scottsdale, Arizona*	FR - ** N - **
Y-1	Griswold Bancshares, Inc. Griswold, Iowa Griswold State Bancshares, Inc. Griswold, Iowa Griswold State Bank Griswold, Iowa*	FR - ** N - 9-10-93
Y-1	Community Business Bancshares, Inc. Sauk City, Wisconsin Community Business Bank Sauk City, Wisconsin (in organization)*	FR - ** N - **
Y-2	First Financial Corporation Terre Haute, Indiana First Citizens of Paris, Inc. Paris, Illinois Citizens National Bank of Paris Paris, Illinois*	FR - ** N - 9-9-93

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	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)	Irwin Financial Corporation Columbus, Indiana Irwin Union Securities, Inc. Columbus, Indiana--Buying and selling securities as a riskless principal	FR - 8-23-93
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

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	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 - 8-27-93
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 - 8-30-93
4(c)(8)	Erie Bancorp, Inc. Erie, Illinois Making and servicing loans	FR - 8-30-93
Y-4	Lone Tree Service Company Lone Tree, Iowa Packwood Insurance Agency Packwood, Iowa	FR - **
4(c)(8)	Columbus Bancorp, Inc. Indianapolis, Indiana Underwriting and acting as a principal for credit insurance	FR - 8-23-93
4(c)(8)	Salin Bancshares, Inc. Indianapolis, Indiana Underwriting and acting as a principal for credit insurance	FR - 8-23-93

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>
4(c)(8)	Bankers' Bancorporation of Wisconsin Madison, Wisconsin Bankers Service Corporation Madison, Wisconsin	FR - **
Y-4	Firstbank of Illinois Co. Springfield, Illinois Guido Insurance Agency, Inc. Des Peres, Missouri Minuteman Properties, Inc. Des Peres, Missouri	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Fairbank Bancshares, Inc. Fairbank, Iowa Redeem 1,875 shares of stock

N - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING AUGUST 6, 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 CBT Corporation, Paducah, Kentucky to acquire Pennyrile Bancshares, Inc., Hopkinsville, Kentucky and its subsidiary, Pennyrile Citizens Bank and Trust Company, Hopkinsville, Kentucky	Newspaper: 9-1-93

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
Section 4(c)(8) application by Magna Group, Inc., St. Louis, Missouri to acquire Carboro Ltd., Murphysboro, Illinois, a company engaged in insurance sale and underwriting	Not yet available

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

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

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 August 6, 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 (Newspaper) To acquire 100% of the voting shares of Fessenden Bancshares, Inc., Fessenden, ND*	8-20-93
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

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period</u> <u>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

Rocky Mountain Bank
Plains, MT
To become a member of the
Federal Reserve System

Marquette Bank New Prague
New Prague, MN
To increase its investment in
bank premises by \$433M.

FEDERAL RESERVE BANK OF MINNEAPOLIS
Section V - Availability of

CRA Public Evaluations
week ending August 6, 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
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None.

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

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

APPLICATION

COMMENT PERIOD ENDING DATE

First Golden Bancorporation, Golden, Colorado, for prior approval to acquire 100 percent of Goldenbank - Applewood, Wheat Ridge, Colorado.*

August 26, 1993

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.*

August 23, 1993

Community First Bancorp, Inc., Denver, Colorado, for prior approval to acquire 100 percent of American National Bank of Cheyenne, Cheyenne, Wyoming and The Bank of Laramie, Laramie, Wyoming.*

Not Available

Community First Bancorp, Inc., Denver, Colorado, for prior approval to acquire 100 percent of Financial Partners, Inc., Worland, Wyoming.*

Not Available

Jerry M. Smetana, Plainville, Kansas, Co-Trustee of The Barrett Harman Van Dyke Trust #1, to have the power to vote 25.15 percent of the outstanding common shares of Plainville Bancshares, Inc., Plainville, Kansas.

Not Available

Bancook Corporation, Cook, Nebraska, for prior approval to acquire 100 percent of the voting shares of DeWitt State Bank, DeWitt, Nebraska.*

Not Available

Federal Reserve Bank of Kansas City

Ronald L. Moore, Strasburg, Colorado, for prior approval to increase his ownership in Rice Insurance Agency, Strasburg, Colorado, from 23.97 percent to 25.22 percent. Not Available

First Community Bancshares, Inc., Fort Morgan, Colorado, for prior approval to acquire 99.985 percent of the voting shares of Republic National Bank, Englewood, Colorado.* Not Available

Fourth Financial Corporation, Wichita, Kansas, for prior approval to acquire 100 percent of the voting shares of Western National Bancorporation, Inc., Tulsa, Oklahoma.* Not Available

CBI-Kansas, Inc., for prior approval to merge with FirstBank Investment Company, Inc., Lawrence, Kansas.* Not Available

Commerce Bancshares, Inc., Kansas City, Missouri, for prior approval to acquire 100 percent of the voting shares of FirstBank Investment Company, Inc., Lawrence, Kansas.* Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Union Bancshares, Inc., Wichita, Kansas, for prior approval to acquire 100 percent of the nonbanking activities of UBI Financial Services Inc., Wichita, Kansas. Not Available

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

APPLICATION

None.

Federal Reserve Bank of Kansas City

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

Identification of Ratings

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

Outstanding record of meeting community credit needs

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

Satisfactory record of meeting community credit needs

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

Needs to improve record of meeting community credit needs

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

Substantial noncompliance in meeting community credit needs

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

<u>Bank/Location</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
The First Bank of Fairland P.O. Box 779 Fairland, Oklahoma 74343	05-03-93	08-03-93	Satisfactory
The Stock Exchange Bank P.O. Box 273 Caldwell, Kansas 67022-0273	05-03-93	08-03-93	Outstanding
Central Bank of Oklahoma City P.O. Box 656 Oklahoma City, Oklahoma 73101-0656	05-03-93	08-05-93	Outstanding

Federal Reserve Bank of Kansas City

Friendly Bank of Oklahoma City 05-03-93 08-05-93 Outstanding
P.O. Box 19208
Oklahoma City, Oklahoma 73144-0208

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF AUGUST 2, 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

Change in Control Notice by
Bobby Crowell, Royse City, TX; James Dudney, Rockwall, TX;
John Pullen, Royse City, TX; O. T. Stanfield, Garland, TX;
Grace Tipton, Mesquite, TX; J. L. Williams, Coppell, TX, to
acquire an interest in Citizens State Bank, Royse City, TX
(Previously reported during the week of 6-14-93)

93/08/17

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
(Previously reported during the week of 7-19-93)

93/08/22

Change in Control Notice by
David R. Brooks, Farmersville, TX; Vincent J. Viola,
Chatham, New Jersey; and W. Mark David, McKinney, Texas,
to acquire an interest in First McKinney Bancshares,
Inc., McKinney, TX

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

Section 4(c)(8) de novo notification by
First Texas Bancorp, Inc., Georgetown, TX, to
acquire First Texas Development Corporation, Georgetown, TX
(engage in making and/or servicing loans for itself or for
others of the type made by a mortgage company)
(Previously reported during the week of 7-12-93)

93/08/16

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 AUGUST 2, 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>
Central Bank P. O. Box 462267 4555 W. Walnut Garland, Texas 75046	93/05/03	Satisfactory

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/06/93

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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
Western Security Bank, Scottsdale, Arizona, to establish a branch at 7900 East Raintree Drive, Scottsdale, Arizona. *	<u>Newspaper:</u> 8/29/93

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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
Vernon D. Kegley, Alfred J. Kimball and Susan Pratt, Walla Walla, Washington, to act under shareholders' voting agreement as voting committee for 34 to 50 percent of the outstanding shares of Baker Boyer Bancorp, Walla Walla, Washington.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Continental Bancorporation, Las Vegas, Nevada, to engage <u>de novo</u> in bank processing, payroll processing and lockbox services through its subsidiary, CNB Services, Inc., Las Vegas, Nevada.	<u>Fed. Reg.:</u> Not available

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

None

*Subject to CRA

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

Week ending 8/06/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending August 6, 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>
Sierra Bank of Nevada	3301 S. Virginia St. Reno, Nevada (702) 689-2300	4/19/93	Satisfactory
First Utah Bank	3826 South 2300 East Salt Lake City, Utah (801) 272-9454	5/03/93	Needs to Improve

* 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.