

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1993, No. 33  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending August 14, 1993

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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BANK HOLDING COMPANIES

Banc One Corporation, Columbus, Ohio -- request for reconsideration of Board's approval of the application to acquire Colorado Western Bancorp, Inc., Montrose, Colorado, and its subsidiary bank. Denied, August 10, 1993.

Rice Insurance Agency, Inc., Strasburg, Colorado -- request for reconsideration of Board's approval of the application to acquire The Byers State Bank, Byers, Colorado. Denied, August 10, 1993.

BANK MERGERS

Banco Popular de Puerto Rico, Hato Rey, Puerto Rico -- to acquire certain assets and assume certain liabilities of five Virgin Islands branches of CoreStates Bank, N.A., Philadelphia, Pennsylvania, to establish branches, and to invest in bank premises. Approved, August 11, 1993.

BANK PREMISES

Banco Popular de Puerto Rico, Hato Rey, Puerto Rico -- investment in bank premises. Approved, August 11, 1993.

INTERNATIONAL OPERATIONS

MBNA America Bank, N.A., Newark, Delaware -- to make an investment in MBNA International Bank, Ltd., United Kingdom, a de novo bank. Approved, August 11, 1993.

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

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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 HOLDING COMPANIES**

|             |                                                                                                                                                                                                                                                                                                                                      |
|-------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Minneapolis | Americana Bancorporation of Minnesota, Inc., and Americana Bank, Edina, Minnesota -- to acquire State Bank of Conger, Conger, Minnesota.<br>Approved, August 13, 1993.                                                                                                                                                               |
| Atlanta     | Bank South Corporation, Atlanta, Georgia -- to engage de novo in investment or financial advisory activities, arranging commercial real estate equity financing, foreign exchange advisory and transactional services, and securities brokerage activities through Bank South Securities Corporation.<br>Permitted, August 12, 1993. |
| Richmond    | BB&T Financial Corporation, Wilson, North Carolina -- to acquire Mutual Savings Bank of Rockingham County, SSB, Reidsville, North Carolina.<br>Approved, August 11, 1993.                                                                                                                                                            |
| Richmond    | BB&T Financial Corporation, Wilson, North Carolina -- to acquire Old Stone Bank of North Carolina, a Federal Savings Bank, High Point, North Carolina.<br>Approved, August 13, 1993.                                                                                                                                                 |
| Chicago     | Bluestem Financial Corp., Fairbury, Illinois -- to engage de novo in investment and financial advisory and consumer financial counseling activities through Bluestem Financial Services, Inc.<br>Returned, August 12, 1993.                                                                                                          |
| Atlanta     | Button Gwinnett Financial Corporation, Lawrenceville, Georgia -- proposal that The Bank of Gwinnett County, Lawrenceville, acquire certain assets and assume certain liabilities of Button Gwinnett National Bank, Snellville, Georgia.<br>Approved, August 11, 1993.                                                                |
| Chicago     | Castle BancGroup, Inc., DeKalb, Illinois -- to acquire B.O.Y. Bancorp, Inc., Yorkville, Illinois, and Bank of Yorkville.<br>Approved, August 13, 1993.                                                                                                                                                                               |

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

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**BANK HOLDING COMPANIES**

|             |                                                                                                                                                                                                         |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Kansas City | Chambanco, Inc, Chambers, Nebraska -- to engage de novo in the making and servicing of loans.<br>Approved, August 13, 1993.                                                                             |
| Kansas City | Cherokee County Bancshares, Inc., Hulbert, Oklahoma -<br>- to acquire First State Bank.<br>Approved, August 13, 1993.                                                                                   |
| Boston      | Cheshire Financial Corporation, Keene, New Hampshire -- to acquire additional shares of Colonial Mortgage, Inc., Amherst, New Hampshire.<br>Approved, August 12, 1993.                                  |
| Chicago     | Citizens Banking Corporation, Flint, Michigan -- to acquire Royal Bank Group, Inc., Royal Oak, Michigan, and National Bank of Royal Oak.<br>Approved, August 12, 1993.                                  |
| Chicago     | Community Banc-Corp of Sheboygan, Inc., Sheboygan, Wisconsin -- to acquire G & H Insurance Agency and engage in selling insurance and providing other financial services.<br>Approved, August 13, 1993. |
| Kansas City | Community Bancs of Oklahoma, Inc., Tulsa, Oklahoma -- to acquire Community Bank and Trust Company.<br>Approved, August 12, 1993.                                                                        |
| Richmond    | Crestar Financial Corporation, Richmond, Virginia -- to acquire shares of Internet, Inc., Reston, Virginia.<br>Approved, August 11, 1993.                                                               |
| Dallas      | First Community Bancshares, Inc., Winnfield, Louisiana -- to acquire Winn Bancshares, Inc., and Winn State Bank and Trust Company.<br>Approved, August 13, 1993.                                        |
| Minneapolis | First Sleepy Eye Bancorporation, Inc., Sioux Falls, South Dakota -- to acquire the First Security Bank of Benson, Benson, Minnesota.<br>Returned, August 13, 1993.                                      |

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

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**BANK HOLDING COMPANIES**

|             |                                                                                                                                                                                                                                 |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dallas      | First Sonora Bancshares, Inc., Sonora, Texas -- to acquire First Sonora Delaware Bancshares, Inc., Dover, Delaware, and The First National Bank of Sonora.<br>Approved, August 13, 1993.                                        |
| Dallas      | First Sonora Delaware Bancshares, Inc., Dover, Delaware -- to acquire The First National Bank of Sonora, Sonora, Texas.<br>Approved, August 13, 1993.                                                                           |
| Chicago     | Firstbank of Illinois Co., Springfield, Illinois -- to acquire Guido Insurance Agency, Inc., Des Peres, Missouri.<br>Returned, August 11, 1993.                                                                                 |
| Chicago     | Firstbank of Illinois Co., Springfield, Illinois -- to acquire Colonial Bancshares, Inc., Des Peres, Missouri; Colonial Bank, Des Peres; and Village Bank of St. Louis County, Ballwin, Missouri.<br>Returned, August 11, 1993. |
| Chicago     | Gordon Family Investment Limited Partnership, Chicago, Illinois -- to acquire shares of CNBC Bancorp, Inc., Chicago, Illinois, and Columbia National Bank of Chicago.<br>Returned, August 13, 1993.                             |
| Minneapolis | Keewatin Bancorporation, Inc., and First National Bank, Keewatin, Minnesota -- to acquire State Bank of Conger, Conger, Minnesota.<br>Approved, August 13, 1993.                                                                |
| St. Louis   | Lima Bancshares, Inc., Lima, Illinois -- to acquire shares of East Dubuque Bancshares, Inc., East Dubuque, Illinois.<br>Approved, August 10, 1993.                                                                              |
| St. Louis   | Mercantile Bancorporation, Inc., St. Louis, Missouri -- to engage in providing trust services through Mercantile Trust Company National Association.<br>Approved, August 12, 1993.                                              |

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

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**BANK HOLDING COMPANIES**

Richmond Monocacy Bancshares, Inc., Taneytown, Maryland -- to acquire Taneytown Bank & Trust Company.  
Approved, August 13, 1993.

Atlanta Mountain Holding Corporation, Tucker, Georgia -- proposal that Mountain National Bank acquire certain assets and assume certain liabilities of Button Gwinnett National Bank, Norcross, Georgia.  
Approved, August 11, 1993.

Chicago Peotone Bancorp, Inc., Peotone, Illinois -- to acquire additional shares of Rock River Bancorporation, Inc., Oregon, Illinois, and Rock River Bank.  
Approved, August 10, 1993.

Atlanta SouthTrust Corporation, Birmingham, Alabama; SouthTrust of Florida, Inc., Jacksonville, Florida; and South Florida Financial Corporation, Cape Coral, Florida -- to acquire Gulf & Southern Financial Corporation, Fort Myers, Florida, and The National Bank of Lee County.  
Approved, August 9, 1993.

Director, BS&R Sumitomo Bank, Limited, Osaka, Japan -- request for limited relief from a commitment pertaining to the number of interns that Sumitomo sends to Goldman, Sachs & Co. at any one time.  
Granted, August 11, 1993.

St. Louis Worthen Banking Corporation, Little Rock, Arkansas -- to acquire First Bentonville Bancshares, Inc., Bentonville, Arkansas.  
Approved, August 11, 1993.

**BANK MERGERS**

Richmond Bank of Hampton Roads, Chesapeake, Virginia -- to purchase certain assets and assume certain liabilities of New Atlantic Bank, National Association, Norfolk, Virginia, and to establish a branch at 415 St. Paul's Boulevard, Norfolk.  
Approved, August 12, 1993.



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

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**CAPITAL STOCK**

**Kansas City** Grand Valley Corporation, Grand Junction, Colorado --  
redemption of shares.  
Approved, August 13, 1993.

**CHANGE IN BANK CONTROL**

**Minneapolis** First Minnetonka Bancorporation, Inc., Minnetonka,  
Minnesota -- change in bank control.  
Withdrawn, August 9, 1993.

**COMPETITIVE FACTORS REPORTS**

**Chicago** Bank of Yorkville, Yorkville, Illinois, proposed  
merger with SBI Interim Bank -- report on  
competitive factors.  
Submitted, August 13, 1993.

**Cleveland** Champaign National Bank and Trust, Urbana, Illinois,  
proposed purchase of certain assets and assumption  
of certain liabilities of the Russells Point, Ohio,  
branch of American Community Bank, N.A., Lima, Ohio  
-- report on competitive factors.  
Submitted, August 13, 1993.

**Atlanta** Community National Bank, Lake City, Florida, proposed  
acquisition of two Florida branches of Anchor  
Savings Bank, FSB, Hewlett, New York -- report on  
competitive factors.  
Submitted, August 10, 1993.

**Kansas City** First National Bank and Trust Company of McAlester,  
McAlester, Oklahoma, proposed acquisition of assets  
and assumption of liabilities of the McAlester  
branch of Bank of Oklahoma, N.A., Tulsa, Oklahoma --  
report on competitive factors.  
Submitted, August 12, 1993.

**Kansas City** Liberty Bank and Trust Company of Oklahoma City,  
N.A., Oklahoma City, Oklahoma, proposed merger with  
Midwest National Bank of Midwest City, Midwest  
City, Oklahoma -- report on competitive factors.  
Submitted, August 13, 1993.

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

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**COMPETITIVE FACTORS REPORTS**

|             |                                                                                                                                                                                                                                                                      |
|-------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Kansas City | Liberty Bank and Trust Company of Oklahoma City, N.A., Oklahoma City, Oklahoma, proposed merger with Liberty Bank of Midwest City, N.A., Midwest City, Oklahoma -- report on competitive factors.<br>Submitted, August 13, 1993.                                     |
| St. Louis   | Liberty National Bancorp, Inc., Louisville, Kentucky, proposed acquisition of First Federal Savings Bank, Hopkinsville, Kentucky -- report on competitive factors.<br>Submitted, August 13, 1993.                                                                    |
| Kansas City | Norwest Bank Cherry Creek, N.A., Denver, Colorado, proposed acquisition of assets and assumption of liabilities of the University Hills office and Cherry Creek branch of Norwest Bank Denver, N.A. -- report on competitive factors.<br>Submitted, August 10, 1993. |
| Kansas City | Norwest Bank Greeley, N.A., Greeley, Colorado, proposed acquisition of assets and assumption of liabilities of the Greeley branch of Norwest Bank Denver, N.A., Denver, Colorado -- report on competitive factors.<br>Submitted, August 10, 1993.                    |
| Kansas City | Norwest Bank Pueblo, N.A., Pueblo, Colorado, proposed acquisition of assets and assumption of liabilities of the Pueblo branch of Norwest Bank Denver, N.A., Denver, Colorado -- report on competitive factors.<br>Submitted, August 12, 1993.                       |
| Kansas City | Norwest Interim Bank Colorado, N.A., Colorado Springs, Colorado, proposed merger with FirstAmerican Bank, N.A. -- report on competitive factors.<br>Submitted, August 10, 1993.                                                                                      |
| Richmond    | Saluda County Bank, Saluda, South Carolina, proposed merger with Bailey State Interim Bank II, Clinton, South Carolina -- report on competitive factors.<br>Submitted, August 13, 1993.                                                                              |



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

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**EXTENSIONS OF TIME**

|             |                                                                                                                                                                                                                                                                                 |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dallas      | C.S.B. Bancshares, Inc., Somerville, Texas -- extension to October 26, 1993, to acquire Citizens State Bank.<br>Granted, August 11, 1993.                                                                                                                                       |
| Cleveland   | Cardinal Bancshares, Inc., Lexington, Kentucky -- extension to November 10, 1993, to acquire F&P Bancshares, Inc., Lexington, Kentucky.<br>Granted, August 11, 1993.                                                                                                            |
| St. Louis   | CBT Corporation, Paducah, Kentucky -- extension to September 30, 1993, for Citizens Bank and Trust Company to purchase certain assets and assume certain liabilities of Security Trust Federal Savings and Loan Association, Knoxville, Tennessee.<br>Granted, August 10, 1993. |
| Atlanta     | First Alabama Bancshares, Inc., Birmingham, Alabama - extension to November 14, 1993, to acquire Peoples Bank, Vanleer, Tennessee.<br>Granted, August 12, 1993.                                                                                                                 |
| Richmond    | First Citizens Bancshares, Inc., Raleigh, North Carolina -- extension to September 30, 1993, to acquire Pioneer Bancorp, Inc., Rocky Mount, North Carolina.<br>Granted, August 13, 1993.                                                                                        |
| St. Louis   | First National Securities Company, De Queen, Arkansas -- extension to November 6, 1993, to engage de novo in making commercial loans.<br>Granted, August 10, 1993.                                                                                                              |
| Dallas      | Netex Bancorporation, Pittsburg, Texas -- extension to October 10, 1993, to acquire First State Bank.<br>Granted, August 9, 1993.                                                                                                                                               |
| Minneapolis | Norwest Corporation, Minneapolis, Minnesota -- extension to November 14, 1993, to acquire Blue Spirit Insurance Agency, Inc., Phoenix, Arizona.<br>Granted, August 12, 1993.                                                                                                    |

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

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**EXTENSIONS OF TIME**

|               |                                                                                                                                                                                                                                                                                |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Minneapolis   | Norwest Corporation, Minneapolis, Minnesota --<br>extension to November 14, 1993, to acquire, through<br>Lincoln Agency, Inc., Phoenix, Arizona, the assets<br>of Citicorp Agency Services, Inc.<br>Granted, August 12, 1993.                                                  |
| Minneapolis   | Norwest Corporation, Minneapolis, Minnesota --<br>extension to November 14, 1993, to acquire, through<br>Norwest Investment Services, Inc., the assets of<br>the personal investment unit of Citicorp Agency<br>Services, Inc., Phoenix, Arizona.<br>Granted, August 12, 1993. |
| Chicago       | Peoples Financial Corporation, Colfax, Illinois --<br>extension to November 26, 1993, to acquire Peoples<br>State Bank.<br>Granted, August 13, 1993.                                                                                                                           |
| Chicago       | Quad City Bank and Trust Company, Bettendorf, Iowa --<br>extension to November 25, 1993, to become a member<br>of the Federal Reserve System.<br>Granted, August 13, 1993.                                                                                                     |
| Chicago       | Quad City Holdings, Inc., Bettendorf, Iowa --<br>extension to November 25, 1993, to acquire Quad<br>City Bank and Trust Company.<br>Granted, August 13, 1993.                                                                                                                  |
| Richmond      | Signet Banking Corporation, Richmond, Virginia --<br>extension to November 15, 1993, to engage in the<br>sale of variable-rate and fixed-rate annuities<br>through Signet Financial Services, Inc., and Signet<br>Insurance Services, Inc.<br>Granted, August 13, 1993.        |
| San Francisco | Tokai Bank, Ltd., Nagoya, Japan -- extension to<br>divest certain property.<br>Granted, August 10, 1993.                                                                                                                                                                       |
| San Francisco | Wells Fargo & Company, San Francisco, California --<br>extension to divest a property.<br>Granted, August 12, 1993.                                                                                                                                                            |

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

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**INTERNATIONAL OPERATIONS**

Director, BS&R Chase Bank International, Miami, Florida -- to  
relocate its home office from Miami to New Castle  
County, Delaware.  
Approved, August 10, 1993.

**RESERVE BANK OPERATIONS**

Director, FRBO Federal Reserve Bank of Philadelphia -- to purchase  
check processing equipment.  
Approved, August 13, 1993.

**RESERVE BANK SERVICES**

Director, FRBO Federal Reserve Bank of Atlanta -- to implement a  
Payor Bank Group Sort product for city and RCPC  
midpoints.  
Approved, August 10, 1993.

Director, FRBO Federal Reserve Bank of Richmond -- to make selected  
check price and service level changes in the Fifth  
District offices.  
Approved, August 12, 1993.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**REGULATIONS AND POLICIES**

Financial Accounting Standards Board Statement  
No. 115 -- adoption for regulatory reporting of  
securities held by depository institutions.  
Approved, August 4, 1993.

ADDITIONS AND CORRECTIONS

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

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**BANK BRANCHES, DOMESTIC**

Atlanta                    United Citizens Bank of Alachua County, Alachua,  
Florida -- to establish a branch at 2725 Southeast  
Hawthorne Road, Gainesville, Florida.  
Approved, August 4, 1993.

**BANK HOLDING COMPANIES**

Chicago                    Edgemark Financial Corporation, Chicago, Illinois --  
to engage de novo in providing securities brokerage  
services in connection with investment advisory  
services, through Edgemark Financial Services,  
Inc., Countryside, Illinois.  
Returned, August 6, 1993.

**COMPETITIVE FACTORS REPORTS**

Cleveland                    National City Bank, Kentucky, Louisville, Kentucky,  
proposed merger with National City Bank, Ashland;  
National City Bank, Bowling Green; National City  
Bank, Lexington; Central Bank and Trust Company,  
Owensboro; and Crestwood State Bank, Crestwood,  
Kentucky -- report on competitive factors.  
Submitted, August 3, 1993.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO  
NEWSPAPER NOTICE ONLY

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

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

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

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

NONE

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

Application

NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

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

| <u>Institution</u> | <u>Examination Date</u> | <u>Rating*</u> |
|--------------------|-------------------------|----------------|
|--------------------|-------------------------|----------------|

NONE

\*Subject to CRA

Comment Period  
Ending Date

SECTION I

Applications Subject to Newspaper  
Notice Only

None.

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| <p>Bergen North Financial, M.H.C., Westwood, New Jersey, to become a bank holding company by acquiring up to 63.2 percent of the voting shares of Westwood Saving Bank, Westwood, New Jersey, a New Jersey state-chartered mutual savings bank converting to stock form.<u>1/</u></p>                                                                                                                                                                                                                                                                                                                                                    | 9/11/93 <u>3/</u> |
| <p>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.<u>1/</u></p>                                                                                                                                                                                                                                                                                                                                                         | 9/3/93 <u>2/</u>  |
| <p>Notice of Change in Bank Control on behalf of 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.</p>                                                                                                                                                                                                                                                                                                      | 8/31/93 <u>2/</u> |
| <p>Notice of Change in Bank Control on behalf of Jeffrey E. Shulman, Leonard I. Ackerman, Frederick R. Shulman, Frank A. Tramontano, Rosemarie E. Tramontano, and Paul E. Tramontano, and Blue Marlin, Inc., and White Marlin Partners, both of White Plains, New York, and Oakwood Tree Surgeons, Inc., Pleasantville, New York (together "Notificant") with respect to the Notificant's proposed purchase of an additional 9.97 percent of the voting shares of Hamptons Bancshares, Inc., Southampton, New York ("Bancshares") which will increase Notificant's holdings from 9.83 percent to 19.80 percent of Bancshares' stock.</p> | N/A               |

### SECTION III

#### Nonbanking Applications (Subject to Federal Register Notice Only)

Grupo Financiero Prime Internacional S.A. de C.V., Cuauhtemoc, Mexico to acquire IRC Investments Inc. Rowayton, Connecticut, and to engage in full service securities brokerage, riskless principal, and investment and financial advisory activities advisory services with respect to leasing of real property and commercial property, foreign exchange advisory services and in commercial real estate equity financing and investment advisory activities.

9/1/93

### SECTION IV

#### Applications Not Involving Public Comment

The Chase Manhattan Bank, N.A., New York, New York, to establish a branch in Tianjin, People's Republic of China.

### 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 14, 1993

| <u>NAME OF BANK</u>                                               | <u>RATING</u> | <u>EXAMINATION DATE</u> |
|-------------------------------------------------------------------|---------------|-------------------------|
| Salamanca Trust Company<br>107 Main Street<br>Salamanca, NY 14779 | Satisfactory  | January 25, 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**

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

Comment Period Ending Date

Pennsylvania State Bank, Camp Hill, Pennsylvania, requests approval to establish a branch office to be located at the northwest corner of Crums Mill and Colonial Roads, Lower Paxton Township, Dauphin County, Harrisburg, Pennsylvania, pursuant to Section 9 of the FR Act.

Newspaper Comment Period Expires: 9/03/93

Meridian Bank, Reading, Pennsylvania, requests approval to establish a branch to be located at Grace Community, 440 East Lincoln Avenue, Myerstown, Lebanon County, Pennsylvania, pursuant to Section 9 of the FR Act.

Newspaper comment period expires: 9/04/93

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

Public Finance Service, Inc., Bala Cynwyd, Pennsylvania, requests approval to become a bank holding company by acquiring 100% of the voting shares of Public Savings Bank, Bala Cynwyd, Pennsylvania, pursuant to Section 3(a)(1) of the Bank Holding Company Act. Public Savings is currently a savings association which will convert into a Pennsylvania savings bank upon the approval of the FDIC to federally insure Public Savings' deposit accounts.

Newspaper comment period expires: 9/07/93  
Federal Register comment period expires: 9/10/93

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

Public Finance Service, Inc., Bala Cynwyd, Pennsylvania, requests approval to make consumer finance loans through its subsidiary, Public Consumer Discount Company, Inc., Bala Cynwyd, Pennsylvania, pursuant to Section 225.25(b)(1)(i) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.

Federal Register comment period expires: 9/10/93

**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**

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**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 13, 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 14, 1993**

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

Received prior notice from Fifth Third Bank, Cincinnati, Ohio, on August 13, 1993, of its intent to establish a branch at 7358 Wooster Pike, Mariemont, Ohio. \*September 14, 1993

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

NONE

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

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

Received Section 4(c)(8) notice from First Southern Bancorp, Stanford, Kentucky, on August 11, 1993, of its intent to engage de novo making and servicing loans activities pursuant to Section 225.25(b)(1) of Regulation Y. Not Yet Known #

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

Received request from The Farmers Bank & Savings Company, Pomeroy, Ohio, on August 5, 1993, for permission to exceed its limit of investment in bank premises permitted under Section 24A of the Federal Reserve Act.

Received request from The Commercial & Savings Bank Co., Danville, Ohio, on August 10, 1993, for permission to exceed its limit of investment in bank premises permitted under Section 24A of the Federal Reserve Act.

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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**  
August 13, 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 13, 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> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| Premier Bank, Inc., Wytheville, Virginia, to establish a branch at the intersection of U. S. Highways 21 and 52, and State Route 1005, Bland, Virginia.* | 9-5-93                            |
| The George Mason Bank, Fairfax, Virginia, to establish a branch at 6402 Williamsburg Boulevard, Arlington, Virginia.*                                    | 9-8-93                            |

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

| <u>Application</u>                                                                                                       | <u>Comment Period Ending Date</u> |
|--------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| BB&T Financial Corporation, Wilson, North Carolina, to acquire Citizens Savings Bank, SSB, Mooresville, North Carolina.* | 9-7-93                            |
| Notice of Change in Control with respect to Carolina First BancShares, Inc., Lincolnton, North Carolina.*                | Not yet available.                |

Section III - Applications Subject to Federal Register Notice

| <u>Application</u>                                                                                                             | <u>Comment Period Ending Date</u> |
|--------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| Carolina First Corporation, Greenville, South Carolina, to acquire First Sun Mortgage Corporation, Columbia, South Carolina.** | 9-2-93                            |

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

None.

\*Application is subject to CRA requirements.

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

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

Week ending August 13, 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.

Examination  
          Date          

Rating

None.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending August 13, 1993

Section 1 - Applications Subject to Newspaper Notice Only

| <u>Application</u>                                                                                                                                                                                                                                                                                                                                   | <u>Comment Period Ending Date</u> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| CNB, Inc.<br>Lake City, Florida<br>To acquire the assets and assume the deposit liabilities of Lake City, Florida, and Live Oak, Florida branches of Anchor Savings Bank, FSB, Hewlett, New York, pursuant to Section 5(d)(3) of the Federal Deposit Insurance Act, as amended by the Federal Deposit Insurance Corporation Improvement Act of 1991. | 08-17-93*                         |
| Trust Company Bank<br>Atlanta, Georgia<br>To establish a branch located at 1710 Mt. Vernon Road, Dunwoody, Georgia.                                                                                                                                                                                                                                  | 08-18-93*                         |

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

| <u>Application</u>                                                                                                                                                                                                                                                         | <u>Comment Period Ending Date</u> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| AmSouth Bancorporation<br>Birmingham, Alabama<br>To acquire First Sunbelt Bancshares, Inc., Rome, Georgia, and thereby directly acquire its subsidiary, The Georgia State Bank of Rome, Rome, Georgia, pursuant to Section 3(a)(5) of the Bank Holding Company Act.        | Not yet available*                |
| Community Bancshares, Inc.<br>Blountsville, Alabama<br>To acquire City and County Bank of McMinn County, Athens, Tennessee, pursuant to Section 3(a)(3) of the Bank Holding Company Act.                                                                                   | 09-03-93*<br>Newspaper            |
| Swainsboro Bankshares, Inc.<br>Swainsboro, Georgia<br>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. | 08-31-93*<br>Federal Register     |

\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending August 13, 1993

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

| <u>Application</u>                                                                                                                                                                                                                                                                                                   | <u>Comment Period Ending Date</u> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| Swainsboro Bankshares, Inc.<br>Swainsboro, Georgia<br>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.                                       | 08-31-93*<br>Federal Register     |
| Tara Bankshares Corporation<br>Riverdale, Georgia<br>Change in control notice by Mr. Beverly Alton Barnette to acquire an additional 28.65 percent of the outstanding shares of common stock of Tara Bankshares Corporation, Riverdale, Georgia. The acquisition will increase his total ownership to 32.46 percent. | Not yet available*                |

Section 3 - Applications Subject to Federal Register Only

| <u>Application</u>                                                                                                                                                                                                                                      | <u>Comment Period Ending Date</u> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| Golden Isles Financial holdings, Inc.<br>Brunswick, Georgia<br>To engage <b>de novo</b> in mortgage lending activities through its subsidiary, First Bank Mortgage Corporation, Brunswick, Georgia, pursuant to Section 225.25(b)(iii) of Regulation Y. | Not yet available                 |

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\*Subject to provisions of the Community Reinvestment Act.



Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending August 13, 1993

Section 3 - Applications Subject to Federal Register Only

| <u>Application</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <u>Comment Period Ending Date</u> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| Golden Isles Financial Holdings, Inc.<br>Brunswick, Georgia<br>To engage <b>de novo</b> in insurance and consumer finance activities through its subsidiary, First Credit Corporation, Brunswick, Georgia (Company).<br>Specifically, the Company proposes to make, acquire or service loans that are generally made by consumer finance companies, pursuant to Section 225.25(b)(1)(i) of Regulation Y, and to provide credit related insurance products, pursuant to Sections 225.25(b)(8)(i) and 225.25(b)(8)(ii) of Regulation Y. | Not yet available                 |
| The Magnolia State Corporation<br>Bay Springs, Mississippi<br>To acquire Jones County Finance Co., Laurel, Mississippi, and engage in making, acquiring or servicing loans or other extensions of credit, pursuant to Section 4(c)(8) of the Bank Holding Company Act.                                                                                                                                                                                                                                                                | Not yet available                 |

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

Application

First Commerce Corporation  
New Orleans, Louisiana  
Request for waiver of the application requirement of Section 3(a)(5) of the Bank Holding Company Act for the proposal to merge First Acadiana National Bank, Opelousas, LA, with and into The First National Bank of Lafayette, Lafayette, LA, and the subsequent merger of First Acadiana National Bancshares, Inc., Opelousas, LA, with and into First Commerce Corporation, New Orleans, Louisiana.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending August 13, 1993

Section 10 - Availability of CRA Public Evaluations

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

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

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

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

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

Examination  
Bank

Rating

Date

None.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper  
Notice Only

| <u>Type</u> | <u>Application</u>                                                                                                      | <u>Comment Period<br/>Ending Date</u> |
|-------------|-------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
| EFT         | Harris Trust and Savings Bank<br>Chicago, Illinois<br>212 West Washington Street<br>Chicago, Illinois*                  | N - 8-15-93                           |
| Reg K       | First Evergreen Corporation<br>Evergreen Park, Illinois<br>Polarzvaigzne Banka<br>Riga, Latvia*                         | N - **                                |
| Branch      | Old Kent Bank - Southwest<br>Kalamazoo, Michigan<br>1400 N. Drake Road<br>Kalamazoo, Michigan*                          | N - 8-21-93                           |
| Branch      | Comerica Bank<br>Detroit, Michigan<br>15101 Ford Road<br>Dearborn, Michigan*                                            | N - **                                |
| Oakar       | ABN AMRO North America, Inc.<br>Chicago, Illinois<br>LaSalle Talman Bank, F.S.B.<br>Chicago, Illinois                   | N - 9-10-93                           |
| Oakar       | ABN AMRO Bank N.V.<br>Amsterdam, The Netherlands<br>LaSalle Talman Bank, F.S.B.<br>Chicago, Illinois                    | N - 9-10-93                           |
| Oakar       | ABN AMRO Holding N.V.<br>Amsterdam, The Netherlands<br>LaSalle Talman Bank, F.S.B.<br>Chicago, Illinois                 | N - 9-10-93                           |
| Oakar       | Stichting Prioriteit ABN AMRO Holding<br>Amsterdam, The Netherlands<br>LaSalle Talman Bank, F.S.B.<br>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<br/>Ending Date</u> |
|-------------|--------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
| Oakar       | Stichting Administratiekantoor ABN AMRO<br>Holding<br>Amsterdam, The Netherlands<br>LaSalle Talman Bank, F.S.B.<br>Chicago, Illinois | N - 9-10-93                           |
| Oakar       | LaSalle National Corporation<br>Chicago, Illinois<br>LaSalle Talman Bank, F.S.B.<br>Chicago, Illinois                                | N - 9-10-93                           |
| Branch      | The Northern Trust Company<br>Chicago, Illinois<br>Talcott School, 1840 W. Ohio<br>Chicago, Illinois*                                | N - 8-20-93                           |

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<br/>Ending Date</u> |
|-------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
| Y-2         | Harris Bankcorp, Inc.<br>Chicago, Illinois<br>City Bankshares, Inc.<br>Oklahoma City, Oklahoma<br>City Bank & Trust Company<br>Oklahoma City, Oklahoma*                  | FR - 8-19-93<br>N - 8-25-93           |
| Y-1         | Hallmark Capital Corp.<br>West Allis, Wisconsin<br>West Allis Savings Bank<br>West Allis, Wisconsin*                                                                     | FR - 8-27-93<br>N - 8-24-93           |
| Y-1         | Quick Bancorp, Inc.<br>McClelland, Iowa<br>Peoples National Bank<br>Council Bluffs, Iowa*                                                                                | FR - 8-19-93<br>NP - 8-11-93          |
| Y-1         | Dearborn Bancorp, Inc.<br>Dearborn, Michigan<br>Community Bank of Dearborn (in organization)<br>Dearborn, Michigan*                                                      | FR - 8-23-93<br>N - 8-16-93           |
| Y-2         | Farmers Savings Bank Employee Stock<br>Ownership Plan<br>West Union, Iowa<br>Westmont Corporation<br>West Union, Iowa<br>Farmers Savings Bank<br>West Union, Iowa*       | FR - 8-23-93<br>N - 8-2-93            |
| Y-2         | Orion Bancorporation, Inc.<br>Orion, Illinois<br>Henry County Bancorp, Inc.<br>Cambridge, Illinois<br>Peoples Bank of Cambridge<br>Cambridge, Illinois*                  | FR - 8-27-93<br>N - 8-13-93           |
| Y-2         | F & M Bancorporation, Inc.<br>Kaukauna, Wisconsin<br>First National Financial Corporation<br>Oconto, Wisconsin<br>First National Bank of Wisconsin<br>Oconto, Wisconsin* | FR - 8-30-93<br>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<br>Ionia, Michigan<br>Pioneer Bank<br>North Branch, Michigan*                                                                                             | FR - 8-2-93<br>N - 8-6-93         |
| Y-2         | Independent Bank Corporation<br>Ionia, Michigan<br>American Home Bank<br>Unionville, Michigan*                                                                                         | FR - 8-2-93<br>N - 8-6-93         |
| Y-2         | Talen, Inc.<br>Traer, Iowa<br>Farmers and Merchants Bank<br>Greenwood, Wisconsin*                                                                                                      | FR - 6-28-93<br>N - 8-8-93        |
| Y-1         | Gordon Family Investment Limited<br>Partnership<br>Chicago, Illinois<br>CNBC Bancorp, Inc.<br>Chicago, Illinois<br>Columbia National Bank of Chicago<br>Chicago, Illinois*             | FR - 8-16-93<br>NP - 8-12-93      |
| Y-2         | Firstbank of Illinois Co.<br>Springfield, Illinois<br>Colonial Bancshares, Inc.<br>Des Peres, Missouri<br>Colonial Bank<br>Des Peres, Missouri<br>Village Bank<br>Des Peres, Missouri* | FR - 8-13-93<br>N - 7-12-93       |
| Y-2         | Bank of Montreal<br>Montreal, Canada<br>City Bankshares, Inc.<br>Oklahoma City, Oklahoma<br>City Bank & Trust Company<br>Oklahoma City, Oklahoma*                                      | FR - 8-19-93<br>NP - **           |
| Y-2         | Bankmont Financial Corp.<br>New York, New York<br>City Bankshares, Inc.<br>Oklahoma City, Oklahoma<br>City Bank & Trust Company<br>Oklahoma City, Oklahoma*                            | FR - 8-19-93<br>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<br/>Ending Date</u> |
|-------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
| Y-2         | F & M Merger Corporation<br>Kaukauna, Wisconsin<br>First National Financial Corporation<br>Oconto, Wisconsin<br>First National Bank of Wisconsin<br>Oconto, Wisconsin* | FR - 8-30-93<br>N - **                |
| Y-1         | American Chartered Bancorp II, Inc.<br>Lake Zurich, Illinois<br>American Chartered Bank of Lake Zurich<br>Lake Zurich, Illinois*                                       | FR - 8-30-93<br>N - 8-24-93           |
| Y-2         | Lone Tree Service Company<br>Lone Tree, Iowa<br>Packwood Financial, Inc.<br>Packwood, Iowa<br>Farmers Savings Bank<br>Packwood, Iowa*                                  | FR - **<br>N - 8-1-93                 |
| Y-2         | Mahaska Investment Company<br>Oskaloosa, Iowa<br>Taintor Savings Bank<br>New Sharon, Iowa*                                                                             | FR - **<br>N - **                     |
| Y-2         | Minooka Bancorp, Inc.<br>Minooka, Illinois<br>Founders Bancorp, Inc.<br>Scottsdale, Arizona<br>Founders Bank of Arizona<br>Scottsdale, Arizona*                        | FR - **<br>N - **                     |
| Y-2         | Peotone Bancorp, Inc.<br>Peotone, Illinois<br>Founders Bancorp, Inc.<br>Scottsdale, Arizona<br>Founders Bank of Arizona<br>Scottsdale, Arizona*                        | FR - **<br>N - **                     |
| Y-2         | Rock River Bancorporation, Inc.<br>Oregon, Illinois<br>Founders Bancorp, Inc.<br>Scottsdale, Arizona<br>Founders Bank of Arizona<br>Scottsdale, Arizona*               | FR - **<br>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<br/>Ending Date</u> |
|-------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
| Y-2         | Southwest Bancorp, Inc.<br>Worth, Illinois<br>Founders Bancorp, Inc.<br>Scottsdale, Arizona<br>Founders Bank of Arizona<br>Scottsdale, Arizona*                | FR - **<br>N - **                     |
| Y-2         | Terrapin Bancorp, Inc.<br>Elizabeth, Illinois<br>Founders Bancorp, Inc.<br>Scottsdale, Arizona<br>Founders Bank of Arizona<br>Scottsdale, Arizona*             | FR - **<br>N - **                     |
| Y-2         | Westbanco, Inc.<br>Westville, Illinois<br>Founders Bancorp, Inc.<br>Scottsdale, Arizona<br>Founders Bank of Arizona<br>Scottsdale, Arizona*                    | FR - **<br>N - **                     |
| Y-1         | Griswold Bancshares, Inc.<br>Griswold, Iowa<br>Griswold State Bancshares, Inc.<br>Griswold, Iowa<br>Griswold State Bank<br>Griswold, Iowa*                     | FR - **<br>N - 9-10-93                |
| Y-1         | Community Business Bancshares, Inc.<br>Sauk City, Wisconsin<br>Community Business Bank<br>Sauk City, Wisconsin (in organization)*                              | FR - **<br>N - **                     |
| Y-2         | First Financial Corporation<br>Terre Haute, Indiana<br>First Citizens of Paris, Inc.<br>Paris, Illinois<br>Citizens National Bank of Paris<br>Paris, Illinois* | FR - **<br>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<br/>Ending Date</u> |
|-------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
| Y-4         | ABN AMRO North America, Inc.<br>Chicago, Illinois<br>ABN AMRO Securities, Inc.<br>New York, New York                                                                 | FR - 8-20-93                          |
| Y-4         | ABN AMRO Bank N.V.<br>Amsterdam, The Netherlands<br>ABN AMRO Securities, Inc.<br>New York, New York                                                                  | FR - 8-20-93                          |
| Y-4         | ABN AMRO Holding N.V.<br>Amsterdam, The Netherlands<br>ABN AMRO Securities, Inc.<br>New York, New York                                                               | FR - 8-20-93                          |
| Y-4         | Stichting Administratiekantoor ABN AMRO<br>Holding<br>Amsterdam, The Netherlands<br>ABN AMRO Securities, Inc.<br>New York, New York                                  | FR - 8-20-93                          |
| 4(c)(8)     | Stichting Prioriteit ABN AMRO Holding<br>Amsterdam, The Netherlands<br>ABN AMRO Securities, Inc.<br>New York, New York                                               | FR - 8-20-93                          |
| 4(c)(8)     | Irwin Financial Corporation<br>Columbus, Indiana<br>Irwin Union Securities, Inc.<br>Columbus, Indiana--Buying and selling<br>securities as a riskless principal      | FR - 8-23-93                          |
| 4(c)(8)     | Community Banc-Corp of Sheboygan, Inc.<br>Sheboygan, Wisconsin<br>G & H Insurance Agency<br>Sheboygan, Wisconsin - selling insurance<br>and other financial services | FR - 8-12-93                          |
| Y-4         | Van Buren Bancorporation Employee<br>Stock Ownership Plan<br>Keosauqua, Iowa<br>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><br><u>Ending Date</u> |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|
| 4(c)(8)     | Bluestem Financial Corp.<br>Fairbury, Illinois<br>Bluestem Financial Services, Inc.<br>Fairbury, Illinois - investment and<br>financial advisory and consumer<br>financial counseling | FR - 8-16-93                                |
| Y-4         | Hallmark Capital Corp.<br>West Allis, Wisconsin<br>Engage in making, acquiring or servicing<br>of loans and other extensions of credit                                                | FR - 8-27-93                                |
| Y-4         | NBD Bancorp, Inc.<br>Detroit, Michigan<br>Magic Line, Inc.<br>Dearborn, Michigan                                                                                                      | FR - **                                     |
| 4(c)(8)     | Edgemark Financial Corporation<br>Chicago, Illinois<br>Edgemark Financial Services, Inc.<br>Countryside, Illinois                                                                     | FR - 8-30-93                                |
| 4(c)(8)     | Erie Bancorp, Inc.<br>Erie, Illinois<br>Making and servicing loans                                                                                                                    | FR - 8-30-93                                |
| Y-4         | Lone Tree Service Company<br>Lone Tree, Iowa<br>Packwood Insurance Agency<br>Packwood, Iowa                                                                                           | FR - **                                     |
| 4(c)(8)     | Columbus Bancorp, Inc.<br>Indianapolis, Indiana<br>Underwriting and acting as a principal<br>for credit insurance                                                                     | FR - 8-23-93                                |
| 4(c)(8)     | Salin Bancshares, Inc.<br>Indianapolis, Indiana<br>Underwriting and acting as a principal<br>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</u><br><u>Ending Date</u> |
|-------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|
| 4(c)(8)     | Bankers' Bancorporation of Wisconsin<br>Madison, Wisconsin<br>Bankers Service Corporation<br>Madison, Wisconsin                                                | FR - **                                     |
| Y-4         | Firstbank of Illinois Co.<br>Springfield, Illinois<br>Guido Insurance Agency, Inc.<br>Des Peres, Missouri<br>Minuteman Properties, Inc.<br>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.<br>Fairbank, Iowa<br>Redeem 1,875 shares of stock |

N - Newspaper

FR - Federal Register

\* - Subject to Provisions of Community Reinvestment Act

\*\* - Not available at this time

## AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending August 13, 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> |
|---------------------------------------------------------------------------------------------------|-------------------------|----------------|
| -Bank One, Antigo<br>700 Fifth Avenue, Box 700<br>Antigo, Wisconsin 54409<br>(715) 623-4148       | 5/03/93                 | O              |
| -Security Bank<br>11 North First Avenue<br>Marshalltown, Iowa 50158<br>(515) 754-5500             | 4/26/93                 | S              |
| -Security Trust and Savings Bank<br>601 Lake, Box 429<br>Storm Lake, Iowa 50588<br>(712) 732-3022 | 4/26/93                 | S              |
| -Iowa State Bank and Trust Co.<br>P.O. Box 927<br>Fairfield, Iowa 52556-0927<br>(515) 472-3161    | 4/12/93                 | S              |

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING AUGUST 13, 1993

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

### Application

### End of Comment Period

None.

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

### Application

### End of Comment Period

\*Section 3(a)(3) application by  
First Delta Corporation, Helena,  
Arkansas, to acquire Delta State  
Bank, Elaine, Arkansas

Newspaper: 9-15-93

Change in Control notification  
involving Shawnee Bancorp, Inc.,  
Harrisburg, Illinois, by David  
H. Clemmons, Harrisburg, Illinois

Not yet available

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

### Application

### End of Comment Period

Section 4(c)(8) application  
by CNB Bancshares, Inc., Evansville,  
Indiana, to engage in reinsurance of  
credit life policies through  
acquisition of Citizens Life Insurance  
Company, Phoenix, Arizona

Not yet available

Section 4(c)(8) application by Magna  
Group, Inc., St. Louis, Missouri,  
to acquire Carboro Ltd., Murpheysboro,  
Illinois, a company engaged in credit  
insurance sale and underwriting  
(previously reported during week ending 8-6-93)

9-3-93

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

### Application

### End of Comment Period

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 August 13, 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<br/>Ending Date</u> |
|--------------------|---------------------------------------|
| None.              |                                       |

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

| <u>Application</u>                                                                                                                                                                                 | <u>Comment Period<br/>Ending Date</u> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
| Laddie Cimpl Revocable Trust & Doris<br>Cimpls Revocable Trust<br>To increase their ownership from<br>24.6% to 28.7% of the voting shares<br>of First Dakota Financial Corporation,<br>Yankton, SD | 7-26-93<br>(Federal Register)         |
| Community First Bankshares, Inc.<br>Fargo, ND<br>To acquire 100% of the voting shares<br>of Rural American Bank of Greenwald,<br>Greenwald, MN*                                                    | Not yet available                     |

Section III - Applications Subject  
to Federal Register Notice Only

| <u>Application</u>                                                                                                                                                                                                                                                                                                                                    | <u>Comment Period<br/>Ending Date</u> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
| Norwest Corporation<br>Minneapolis, MN<br>Norwest Financial Services, Inc.<br>Des Moines, IA<br>Norwest Financial, Inc.<br>Des Moines, IA<br>To engage in the insurance premium<br>finance business through the<br>acquisition of certain assets and assumption<br>of certain liabilities of Premium Service<br>Corporation of Columbia, Columbia, SC | 9-2-93                                |

\* Subject to CRA



**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

Application

Flathead Holding Company  
of Bigfork, Bigfork, MT  
To redeem 5% of its voting  
shares. (retroactive)

FEDERAL RESERVE BANK OF MINNEAPOLIS  
Section V - Availability of

CRA Public Evaluations  
week ending August 13, 1993

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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.

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| BANK(S) EXAMINED                                                                             | DATE OF EXAMINATION | CRA RATING   |
|----------------------------------------------------------------------------------------------|---------------------|--------------|
| Powder River Bank<br>P. O. Box 347<br>210 Wilbur<br>Broadus, MT 59317-0347<br>(406) 436-2611 | May 11, 1993        | Satisfactory |
| Farmers State Bank<br>P. O. Box 187<br>Faith, SD 57626-0187<br>(605) 967-2191                | May 10, 1993        | Satisfactory |

*Federal Reserve Bank of Kansas City*

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**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

|                                                                                                                                                                                                  |                   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| 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.                        | August 25, 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.* | September 2, 1993 |
| Bancook Corporation, Cook, Nebraska, for prior approval to acquire 100 percent of the voting shares of DeWitt State Bank, DeWitt, Nebraska.*                                                     | September 3, 1993 |
| 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.*                          | August 31, 1993   |
| FEO Investments, Inc., Hoskins, Nebraska, for prior approval to acquire 100 percent of the voting shares of Elkhorn Valley Bank, Norfolk, Nebraska.*                                             | Not Available     |
| Berthoud Bancorp ESOP Plan, Berthoud, Colorado, for prior approval to acquire 30.68 percent of the voting shares of The Berthoud Bancorp, Inc., Berthoud, Colorado.*                             | Not Available     |
| Carl Dudrey, Patrick Laudermilk, and Jeff Laudermilk, all of Sterling, Kansas, for prior approval to acquire 73 percent of the voting shares of Coronado, Inc., Sterling, Kansas.                | Not Available     |

*Federal Reserve Bank of Kansas City*

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Dr. Richard E. Martin, Pryor, Oklahoma, for prior approval to increase his ownership interests in CNBO Bancorp, Inc., Pryor, Oklahoma, from 18.8 percent to 97 percent.

Not Available

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

| <u>APPLICATION</u>                                                                                                                                                | <u>COMMENT PERIOD ENDING DATE</u> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| Union Bancshares, Inc., Wichita, Kansas, for prior approval to acquire 100 percent of the nonbanking activities of UBI Financial Services, Inc., Wichita, Kansas. | August 31, 1993                   |

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

APPLICATION

None.

**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**

**Identification of Ratings**

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

**Outstanding record of meeting community credit needs**

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

**Satisfactory record of meeting community credit needs**

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

*Federal Reserve Bank of Kansas City*

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**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<br/>Date</u> | <u>CRA<br/>Rating</u> |
|----------------------|------------------|----------------------------|-----------------------|
|----------------------|------------------|----------------------------|-----------------------|

None.

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF AUGUST 9, 1993

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

| <u>APPLICATION</u> | <u>NOTICE EXP</u> |
|--------------------|-------------------|
| None.              |                   |

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

| <u>APPLICATION</u>                                                                                                                                                                                          | <u>** NOTICE EXP</u> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|
| *Section 3(a)(1) application by<br>Robert Lee Bancshares, Inc., Robert Lee, TX, to<br>acquire Robert Lee (Delaware), Inc., Wilmington, DE,<br>and Robert Lee State Bank, Robert Lee, TX                     | 93/09/01             |
| *Section 3(a)(1) application by<br>Robert Lee (Delaware), Inc., Wilmington, DE, to<br>acquire Robert Lee State Bank, Robert Lee, TX                                                                         | 93/09/01             |
| *Section 3(a)(1) application by<br>First McKinney Bancshares, Inc., McKinney, TX, to<br>acquire First Bank, McKinney, TX                                                                                    | 93/09/07             |
| *Section 3(a)(1) application by<br>First Haskell Bancorp, Inc., Haskell, TX, to<br>acquire First National Bank, Haskell, TX                                                                                 | 93/09/04             |
| *Section 3(a)(3) application by<br>Texas Financial Bancorporation, Inc., Minneapolis, MN,<br>to acquire First National Bank of Grapevine, Grapevine, TX<br>(Previously reported during the week of 7-12-93) | 93/08/01             |
| *Section 3(a)(3) application by<br>First Bancorp, Inc., Denton, TX, to acquire First National<br>Bank of Grapevine, Grapevine, TX<br>(Previously reported during the week of 7-12-93)                       | 93/08/01             |
| *Section 3(a)(3) application by<br>First Delaware Bancorp, Inc., Dover, DE, to acquire First<br>National Bank of Grapevine, Grapevine, TX<br>(Previously reported during the week of 7-12-93)               | 93/08/01             |
| Change in Control Notice by<br>Calvin Fryar and Fred Perry, Brownwood, TX, to<br>acquire an interest in Brownwood Bancshares, Inc.,<br>Brownwood, TX                                                        | N/A                  |

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS  
FOR THE WEEK OF AUGUST 9, 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.       | .                          | .                 |

|                                                                                                                                                                                                                                                                                                     |          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| Change in Control Notice by<br>Roy Gene Evans, Dallas, TX; Herschel Gordon Brown, Dallas,<br>TX; George Washington Reaves, Jr., Dallas, TX, and David<br>Lloyd King, Jr., Dallas, TX, to acquire an interest in The<br>Bank of Van Zandt, Canton, TX                                                | N/A      |
| Change in Control Notice by<br>Burrell Martin Dulany, Jr., Riesel, TX, to acquire<br>an interest in First Riesel Corporation, Riesel, TX<br>(Previously reported during the week of 6-14-93)                                                                                                        | 93/08/09 |
| Change in Control Notice by<br>Evan H. Katz Dynasty Trust, Houston, TX; Lissy B. Katz<br>Dynasty Trust, Houston, TX; and Lenny C. Katz Dynasty<br>Trust, Houston, TX, to acquire an interest in First<br>Community Bancshares, Inc., Killeen, TX<br>(Previously reported during the week of 7-5-93) | 93/08/31 |

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

|                           |                          |
|---------------------------|--------------------------|
| <b><u>APPLICATION</u></b> | <b><u>NOTICE EXP</u></b> |
| None.                     |                          |

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

**APPLICATION**

Notice by Pecos County Bancshares, Inc.,  
Fort Stockton, TX, to redeem 146,767 shares of  
its common stock

\* SUBJECT TO CRA.  
\*\* EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.  
N/A - NOT AVAILABLE AT THIS TIME.



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

Week ending 8/13/93

Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during the week ending August 13, 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> |
|--------------------|-----------------|-------------------------|----------------|
| None               |                 |                         |                |

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\* 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.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/13/93

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   |

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<br><u>Fed. Reg.:</u> 9/02/93       |
| 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> 9/01/93<br><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> 9/07/93         |

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

None

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\*Subject to CRA